

F-6

THE CHECK LIST

Vol. I No. 1 (WN #1) to ~~504-77~~

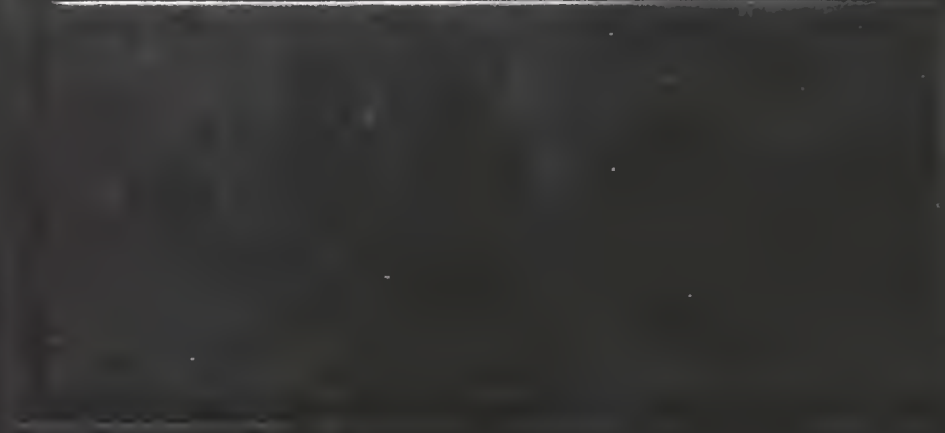
#1 to 1 - all vol 1

~~STATEMENT BOOK~~

~~JAN. 1970~~

~~FEBRUARY, 1963~~

F-6 VOL. I  
NO. 1 TO 4



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## Check Collectors Round Table

Volume I Number 1 Issue #1 January 1970  
PUBLISHED BY ROBERT G. FLAIG P.O. BOX 27112 Cincinnati, Ohio 45227

CHECKOPHILES -----HELLO! -----From your Editor Bob Flaig

Early last year the Check Collectors Round Table and The Check List were mere "dots" of imagination in the far horizons of my thoughts. Gradually the "seed dots" started to grow and with the "fertilization of encouragement" from my friends and fellow collectors, grew into the present C.C.R.T. group and the first edition of T.C.L.


I wish I could know and personally meet each member, perhaps some time in the future this will be accomplished to some degree. Some of you I have "met" long ago via the mail and I feel that C.C.R.T. will benefit from our mutual collector friendships.

The idea, as mentioned above, for the formation of our group of Checkophiles was formulated early last year; after much correspondence with other collector friends and consultants, we decided an initial beginning should be instigated. Obtaining a mimeograph machine, materials for reproduction, and the preparation of information for various media, and etc., delayed us for a short time. The official "kick-off" in recruiting of members began about October 1, 1969 and now at the present time (1/2/70) we have members in twenty-five states and Canada.

We're "off the ground"---may we never land, but continue to soar to greater heights -- TOGETHER!

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FIRST EDITION MEMENTO

CHECK COLLECTORS ROUND TABLE		No. _____
DATE _____ 19 _____		13.31 420
 <b>THE FIFTH THIRD BANK</b> CINCINNATI, OHIO		\$0.01 DOLLARS
<i>One Cent only</i>		
<i>Robert G. Flaig</i>		

0042000310 1120401570



## EDITORIAL MEMOS

Hopefully we can grow into a well functioning organization, one that will serve all interests in this field, be economically sound, and productive. You, our members will determine this....it is up to you. I have initiated this effort and will continue to give of my time and energy to make it a success, both in recruiting persons interested in this hobby and endeavoring to make our publication more interesting and informative. In order to accomplish this, your help is needed.

I am well aware that this issue, our first, could and should be more "meaty", I sincerely hope our second issue will be. Your indulgence, suggestions, ideas and constructive criticism will be appreciated. Let's work together to make this a good publication, one that everyone looks forward to receiving. Of necessity this first issue has many pages devoted to material other than pure collecting interests. There is a certain amount of ground work and initial information that must be given in order to function properly. Instructions, ground rules and membership roster are important to all of us.

Knowing the possible risk of inadvertently failing to acknowledge all persons who have contributed in making C.C.R.T. become a reality, I still want to express my appreciation to Mr. J. E. Weaver of Woodland, California and Mr. Russell Rulau, editor of The Numismatic Scrapbook. Both have given me their fine support and encouragement. Mr. Weaver has continually offered ideas and suggestions, involving himself in the many facets of organizing C.C.R.T. It is through his effort that this issue of The Check List has a lithographed pictorial page (Old check protector devices).

Mr. Rulau, besides his continued encouragement, has consistently given C.C.R.T. publicity in The Numismatic Scrapbook. Numerous articles of interest to check collectors have been published (See listings elsewhere in this issue).

I also wish to thank the following who contributed articles and other material for this issue: Mr. Larry Adams of Boone, Iowa; Mr. Charles Lees of Tucson, Arizona; Mr. Harry Fine of Mesa, Arizona; Mr. William R. Heald of Albuquerque, New Mexico; Mr. Edward Held of Garfield, N.J.; and Prof. H. D. Allen of Truro, Nova Scotia. Your efforts and information are certainly appreciated.

Without news items and publicity this group of Checkophiles would not be as large as it is today. May I take this opportunity to offer my thanks to: Coin World, The Numismatic Scrapbook Magazine, Hobbies To Enjoy, Tri-State Trader, Numismatic News, Eastern Antiquity, DeLuxe-Bank Notes, Coin Traders, and The Rag Picker (Pub. of The Paper Money Collectors of Mich.) Also to the publishers who printed items about C.C.R.T., of which the editor is unaware - Thank you, one and all.

CHECK COLLECTORS ROUND TABLE (C.C.R.T.), the name of our group of Checkophiles, was the suggestion of Mr. J. E. Weaver. THE CHECK LIST, our publication name and Clearing House, the title of our small ad section, were both suggested by Mr. William Heald.--Thank you gentlemen.

The masthead that appears on this issue is not our official one. The one used, is in lieu of one that is still being prepared by Mr. William Heald, who because of certain difficulties, has not been able to complete it. We look forward to its appearance on the next issue.



To all who have sent thoughts, ideas, and suggestions to make our organization and publication a better one, I offer my sincere thanks. Keep them coming.

Credit is also due my wife Jeane, who has given welcome help in forming this organization; we share a very real interest in Checkophilia together. Without her help I'm sure many of you would not have received your information sheets, questionnaires and etc. without undue delay.

If I have forgotten to give credit to anyone, it is certainly UNINTENTIONAL. Drop me a line if I have omitted anyone who should have received credit.

The strength of our publication lies in its contents. I ~~truly~~ hope that the members who have offered to write future articles will send them in for our next issue. Those of you who have ~~not~~ offered, as yet, to write about your specialities, are encouraged to do so - Now! Most of us have an interest in what the other fellow has or does, his collection, a certain item, a way of doing something, how he does it, an experience.

High on the interest list, related to check collecting, are historical happenings, facts, personalities and so on. There is much to learn about the fading counter checks, trends in new checks and the increasingly popular pictorial checks. The overlapping areas between paper money and other bank paper are also of interest to Checkophiles as both were issued by many old banks. Many of the old printing establishments also printed paper money and bank paper. It also should be mentioned there is a close area too, between some philatelic material and some bank material.

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As with everything, there must be a beginning or an official start, and there must be those who attempt it. Historians recall that Alexander Hamilton and Robert Morris were proponents of early day big banking. Thomas Paine may also be included in this group.

It may be said one of our first banks, The Bank of Pennsylvania, was born of necessity to help finance our starving army. This was in July of 1780. It had the support of those three men with the hopes it would be a beginning of a more permanent and extensive banking establishment, besides financing our troops. Just a few short months after the Pennsylvania Bank opened, Hamilton voiced the opinion that it fell short of being conducted on true banking principles. He also believed that subscribers to the bank were just giving subscriptions of a sum of money for one particular purpose, not all banking functions. Robert Morris, one of the organizers of this bank, came to the same conclusion and thought it to be nothing more than a patriotic subscription of continental money to be used to buy our troops supplies.

While the Bank of Pennsylvania was not a successful true bank, it was a start to be followed by The Bank of North America at Philadelphia in December 1781 (the first chartered and real bank in the modern sense in America). Then came another early bank. The Bank of New York - June 9, 1784 (at that time unchartered, but its constitution drawn up by Hamilton). The Bank of N.Y. is in operation today. The Bank of The United States was our second chartered bank - Feb. 25, 1791.

These early starts came many decades ago, now we are collecting and researching bits of early Checkophilia from these historical financial institutions.

YOUR SIGNATURE - SOMETHING ONLY YOU CAN GIVE  
By Larry Adams, Boone, Iowa

In collecting old or cancelled checks, many of you no doubt have seen some checks signed by the same person. As you examine these checks, you will note that NO TWO SIGNATURES ARE EXACTLY IDENTICAL. You may wonder why this is.

Look at the checks that came back with your bank statement this month. They could be compared to the two on the opposite page, written three days apart. You will note many similarities in both signatures, but SOME difference, including the length of the signature and some letter formations. The speed of the writer at the time of writing causes this, as do positions of the pen, paper, and hand. The attitude of the writer often enters into it and is reflected in the signature. ITS AN IMPOSSIBILITY TO SIGN YOUR NAME EXACTLY THE SAME TWICE.

Each time an individual writes his name, he retains certain characteristics each time, yet some are changed each time. This varies with what is written and the conditions under which something is written. If you were to examine ALL your cancelled checks, you won't find two signatures identical in every respect. A good explanation for this is the conditions under which the different checks are written, besides the fact that some characteristics do change. Checks, as with any documents, are signed with the writer in various positions and attitudes.

You will of course find duplication when checks are signed with a signature stamp or check signer-both quite legal when properly authorized by the drawer (maker) and the bank. While there is an element of protection in their use, today it is done mainly for convenience. Who could handle the job of signing all U.S. Government checks or General Motors checks? An impossibility today, as well as expensive. Modern-day paper money is "signed" similarly by treasury officials by a printing process. It is interesting to note that some national bank officials used rubber stamp signatures in signing National Bank Notes before 1929, however I believe most were hand-signed.

Some forgeries are "exact" duplicates, but these are tracings, or "drawn" signatures. This is easily done by holding the writing up to a light and tracing it. Careful examination can prove a tracing a forgery.

Your individual writing characteristics make up your signature. Since no two persons have exactly the same characteristics, your signature is something only you can give.

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ILLINOIS



# Rock Island National Bank

DE 3494

Rock Island, Ill. AUG 30 1898

Pay to the order of *Carbon Glass Company* <sup>313</sup>/<sub>12</sub> Dollars.

To The IMPORTERS & TRADERS NATIONAL BANK, NEW YORK

*(Acceptance)*

ILLINOIS



# Rock Island National Bank

DE 3477

Rock Island, Ill. AUG 27 1898

Pay to the order of *Winsted & Co* <sup>65</sup>/<sub>100</sub> Dollars.

To The IMPORTERS & TRADERS NATIONAL BANK, NEW YORK

*(Acceptance)*



CHECKOPHILES ---- CHECKOPHILIA

Did you ever wonder where these names originated? Below is a quote from the last part of an article entitled "Checkophiles, Unite! - Open New Collecting Vistas" by Russell Rulau in the December 1968 issue of The Numismatic Scrapbook Magazine. "CHECKOPHILIA -- The foregoing covers in a general way the field of check, draft, stock certificate, etc. collecting. This field does not have a name that we've ever heard, nor does it have a specialist organization to represent its interests.

"The field is largely unknown and uncharted, undeveloped and unexploited, unorganized and unchristened. It may also be uneventful and uninteresting to some.

"But let us make a start right here. Since the field has no name, we hereby christen it Checkophila (the love of checks), and its devotees Checkophiles.

"Someone care to take the ball from there and form an international club for Checkophiles?"

Well we have now caught the ball in the end zone and have run it to our own one yard line; we still have the field to conquer. This issue is our first play and we hope to gain some ground. Now we need team action.

While the collecting of checks and related material is rather new, the items we collect have been in use a very long time. In our speeded up economy, changes are taking place very fast. An article received from one of our members, Professor H. D. Allen of Truro, Nova Scotia, nicely describes our present situation. It is based on a talk, the original being sent to the C. N. Journal. Excerpts from this paper are printed here with permission of Professor Allen. ".....Increased use of personal and corporate cheques, of travellers cheques, money orders and credit cards, is a monetary fact of life. The student of money can deplore the change, or can view it as reflecting a growing and challenging area for collector interest.

".....The image of today's "coin collector" numismatist, sorting his 2-by-2 envelopes or plugging holes in a commercially produced coin folder, so differs from the traditional picture of the introverted scholar or nobleman with his coin cabinet of type pieces of silver or gold or perhaps classical bronze, that it is easy to overlook an important present-day phenomenon. A striking out in new directions, a numismatic pioneering, research on neglected, even totally overlooked series, is going on, and published articles, new specialized groups, additional publications, all reflect this. It is a healthy thing. Poles apart from the speculative mania of a few short years ago, it opens new avenues for many to follow, and has come none too soon.

"The logical future, then, would be one where the money is managed paper and base metal, and where other fiscal forms, the cheque, the credit card, and who can predict what other instrument of a computer world, would increasingly dominate the scene. There will be much to collect, and many to study and collect it. The past is close at hand; the future already begun. What more exciting time in numismatics could there be than one so close to, so much a part of, fundamental change?"

\*\*\*\* CHECK REFERENCE MATERIAL \*\*\*\*

We all know that there is very little reference material available pertaining to the collecting of banking material. If by chance any member knows of an item, article, book or other material which contains information on checks, drafts and etc., the editor would appreciate knowing about it. A file of known material will be started and this information will be shared with all in the pages of The Check List. Please give all information possible - date, source, page number, author, name of book or publication and etc.

Previous printed articles about some phase of this hobby are listed below. These are from my files. This is by no means meant to be a complete list - just a start. All the items or articles listed refer, mention or picture material of interest.

<u>Publication</u>	<u>Issue Date</u>	<u>Title</u>	<u>Page#</u>
Burroughs Clearing House	Sept 1969	A "Natural" Banker Hobby: Collecting of Checks.	30
The Numismatist	Jan 1953	Rare Collection of Presidential Checks	34
The Numismatic Scrapbook	June 1968	Bank Born In Last Chance Gulch (Hershfield Info)	948
The Numismatic Scrapbook	Aug 1968	Early Cincinnati Check Saga	1276
The Numismatic Scrapbook	Oct 1968	History of US Banks 1782-1865 Era Part I	1537
The Numismatic Scrapbook	Nov 1968	History of US Banks Part II & 'Last Chance Gulch' Bank Revisited (Hershfield Info.)	1717 1738
The Numismatic Scrapbook	Dec 1968	Open New Collecting Vistas	1864
The Numismatic Scrapbook	Jan 1969	History of US Bank Notes 1782- 1865 Era Part III	76
The Numismatic Scrapbook	Feb 1969	History of US Bank Notes. Part IV concluded. & Wells Fargo Modern Checks Illustrated	242 289
The Numismatic Scrapbook	Mar 1969	Ration Banking Checks Account for Meat, Sugar 'Points'	424

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<u>Publication</u>	<u>Date</u>	<u>Title</u>	<u>Page</u>
The Numismatic Scrapbook	Mar 1969	People, Checks, New Issues All Add Zest To Numismatic Scene	184
The Numismatic Scrapbook	Apr 1969	Gold Dust Deposit Certificates & Hershfield Bank Catalog Historical	624  656
The Numismatic Scrapbook	May 1969	Coins, Medals, Tokens Recall Chicago's Columbian Exposition	796
The Numismatic Scrapbook	Aug 1969	In Old Indian Territory Merchants To The Wild Cheyennes & Gold Dust Banking Gave Impetus To Montana Territory Economy (cont'd in Sept 1969 issue)	1220   1236
The Numismatic Scrapbook	Sept 1969	Gold Dust Banking Gave Impetus To Montana Territory Economy (cont'd in Oct/69 issue) & Yukon Gold Entices Sourdoughs & Century of Nevada Mining Leaves Impact On US Coins Silver Market (cont'd in Oct/69 issue)	1353   1412  1442
The Numismatic Scrapbook	Oct 1969	Gold Dust Banking Gave Impetus To Montana Territory Economy (concluded) & Century of Nevada Mining Leaves Impact On US Coins, Silver Market (concluded) & Wyoming Bank Stages Old Check Contest	1558   1602  1606
The Numismatic Scrapbook	Nov 1969	Waldo Moore: Exonumist Pioneer & 3 Small Articles: Check Collecting Called 'Natural Banker Hobby', Check Collectors Round- table Set, Bank Displayed Checks of Famous People	1720  1758



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<u>Publications</u>	<u>Date</u>	<u>Title</u>	
The Numismatic Scrapbook	Nov 1969	Humboldt Check Attractive, 1779 Colorful - Illustration	
The Numismatic Scrapbook	Dec 1969	America's Crossroads - Money - Evolution In West Ohio From Barter To Credit Card (to be cont'd)	1874
The Numismatist	Feb 1968	Volunteer Refreshment Saloons (Civil War)	147
The Numismatist	Dec 1969	News Photo (check)	1702
Coin World	Oct 1969	Check Collecting Gains Impetus As Historical Record	18
Frontier Times	Nov 1969	Noisy, Sinful Goldfield	13
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#### INTERESTING PUBLICATIONS

The questionnaires returned indicated some collecting interests other than checks - some related, some not. With reference to other hobbies or interests, there are two publications that may be of interest to you. One is Hobbies To Enjoy which is published semi-annually and covers in article form just about any hobby you can mention. Some of the fields covered are: coins, stamps, match covers, post cards, shells, writing, rocks and minerals, to name a few. Recent issues have had articles pertaining to checks; the March issue is to have one also. There are eighty pages of interesting hobby reading in an 8 $\frac{1}{2}$ " x 11" format. Mr. Al Wick the publisher and editor has given C.C.R.T. and Checkophiles publicity in past issues. If interested send subscription, \$2.00 per year or \$1.00 per copy to P.O. Box 2242, St. Louis, Mo. 63109.

The other publication of interest is Political Americana, published quarterly. The September 1969 issue covers both recent and earlier politics, as well as medals, political pins and fakes (seems like fakes pop up in every field). We all know that banks and banking were in our early politics. Perhaps Mr. C. W. Fishbaugh, the editor, will favor us with some interesting articles on politics and early banking, as well as some on the current situation. If you have interests along these lines, the subscription is \$1.50 per year. The address is P.O. Box 396, Shenandoah, Iowa 51601.

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Tell your friends about C.C.R.T. If you have a friend who would be interested, send in his name and address, information will be sent to him.  
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Mention The Check List when contacting advertisers. .... Contact members with like interests and start a research project, the results will be published.

## Q U E R Y - A N S W E R   C O L U M N

Many of us have questions we would like to have answered about some particular item or part in our collection. This column will be an attempt to find those answers from among our membership.

Here is how it will work - Members write to the editor their specific questions. The questions will be numbered and published in The Check List; answers will then be published, as received, in subsequent issues.

The Check List issues will be numbered consecutively with a running serial number, besides the usual Vol I, No. 1 and etc. With this system each query will be assigned a number and will be used in subsequent issues to refer to the original question. In this manner answer, coming in, even several years after the original question was published, could be matched to the question quickly. If a large amount of time elapses between the time the question is received and an answer published, the question will be repeated for convenience.

For example: The Check List for January 1971 would be issue #5 and the questions printed in that issue would be numbered #5-1, #5-2, #5-3 etc. Then in the answer section, the answers would refer back to previous questions such as #1-4, #2-6, #3-4 etc. as appropriate. You may find questions asked in the first issue still drawing additional answers several years later. You would look up the question in those earlier issues to understand the answers. (If a question is over a year old and receives additional answers, the question will be repeated)

In order to get our Query-Answer Column going, here are a few questions to start it.

?????      ?????      ?????      ?????      ?????

I have a check dated 4-15-99 on Harrisburg (Pa.) National Bank, drawn by an individual and payable to "Myself". It is endorsed by the maker, there is a subsequent individual endorsement and a couple of bank endorsements.

The check is cancelled once by a 4-pointed tear so familiar on 19th century checks and a PAID punched out in rather large holes. Also on the face is a large (5/8" x 5/8") letter "C" rubber-stamped in the center of the check in purple ink. Then there is also a small (3/16" high, 1/8" wide) letter "F" punched out of the check at the far left end. Neither the "C" nor the "F" is the initial letter of the bank, maker, the endorsers or anything else.

Query #1-1 Who applied the "C" and what does it mean? (with two other forms of cancellation, can't believe it's a third).

Query #1-2 Who applied the "F" and what does it mean?

Do any other CCRT members have checks similarly marked with a single letter, either stamped or punched? What information or guesses as to the meaning?

REVENUE STAMPED PAPER

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Ser. 70

In order to acquaint some of our newer collector friends on the tax stamps (either applied or imprinted) they find on some of their older checks, we offer these brief comments. For those who are inclined to seek complete information on this subject, it is suggested they obtain a copy of Scott's United States Stamp Catalog - Specialized. Here one can find all the various designs and colors, variations and values.

Checks were used back in Continental Times. This type of banking instrument continued to be used without being taxed up until about the Civil War. In 1862 an act was passed that required all checks, promissory notes, drafts and related documents to have United States Revenue Stamps affixed to them. With few exceptions these were two cent stamps and they were cancelled with pen and ink, stamp or punch.

The stamps appeared in two forms, those which were affixed, much like postage stamps, and those which were imprinted on the face of the check itself. Both types appeared under the Act of 1862, continuing in use until July 1, 1882. Again, because of the Spanish American War, checks were taxed under the Revenue Act of 1898. This tax continued until 1901.

Most of the checks that contain imprinted tax stamps of the period 1862-1882 were lithographed, some were engraved. These were printed by private concerns under government supervision, from dies and lithograph stones borrowed from Internal Revenue.

Until December 25, 1862 the law was such that a stamp could only be affixed to a document which had that specific article noted on the face of the stamp. In other words, if the stamp had "Check" printed on it, it could not be used for any other type of document. After December 25, 1862 all stamps, other than Proprietary, could be used on any document no matter what was printed on its face. A variety of tax stamps were found on checks after this date. The writer has some checks that have postage stamps affixed to them; it's doubtful if this was a lawful practice.

Members who specialize in this facet of collecting are urged to write more specific informative articles on this and related subjects so we all may be better informed. Communications concerning this would be welcomed....Robert Flaig

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WANTED \*\*\* WANTED \*\*\* WANTED \*\*\* WANTED \*\*\* WANTED

NEVADA ITEMS WANTED

MERCHANT TOKENS, CHECKS, STOCK CERTIFICATES, NEWSPAPERS, BOOKS, PAMPHLETS, POSTCARDS, ENVELOPES, LETTERS, POSTERS, HAND BILLS, MEDALS, SOUVENIOR SPOONS, ALL SMALL ITEMS FROM OR ABOUT NEVADA MINING OR NEVADA RAILROAD-ING. PRICE AND DESCRIBE IN FIRST LETTER. HAVE ITEMS FOR TRADE.

G. A. SCHMIDTLANN ROUTE 1 BOX 371 MENTON, CALIFORNIA 92359

WANTED \*\*\* WANTED \*\*\* WANTED \*\*\* WANTED \*\*\* WANTED



DESCRIPTIONS OF BANKING INSTRUMENTS  
by Charles E. Leeds -- Tucson, Arizona

There have been various different types of negotiable banking instruments over the past 150 years, some of which are no longer used.

The definitions of the various types are listed here to help the collector define his different "checks."

CHECKS A bank check is a written order on a bank or banking firm, drawn by a depositor, directing the payment of a specified sum of money to a person named or to his order - or, sometimes to the bearer. It is payable immediately upon presentation.

The use of checks is a prominent feature of modern business methods and modern private use.

"To Order" Checks are drawn to the ORDER of a person, a firm or a corporation, so that they can not be used except by the proper person. This is the modern type of issuance of a check.

"To Bearer" This is an older type of issuance of checks. They are payable to the BEARER, when the person to whom the check is to be given is not known at the bank, in order that he may cash it without identification.

DRAFTS A draft, or bill of exchange, is an order drawn by one person upon another living in a different place, directing him to pay a sum of money to the order of the drawer or to a third person.

The parties to a draft are the drawer, the drawee and the payee. The person who signs the draft is called the drawer; the person upon whom the draft is drawn (ie, to whom it is addressed) is called the drawee; and the person in whose favor the draft (ie, who is to receive the money) is called the payee.

The principal use of a draft is to effect the collection of money due from drawee to the drawer.

A three-party draft is where the drawer has a creditor in the same city or town with the drawee, he may make a draft payable to him and send it to him by mail, thus paying the creditor with the sum collected from the debtor and effecting both collection and payment conveniently by making one account cancel or partly cancel the other.

A two-party draft is where the drawer desires simply to collect the money from the drawee, he makes the draft payable to his own order or to the order of his bank and places it in the bank for collection. Drafts of this kind were usually used among business men for the collection of debts from places at a distance.

Drafts are drawn with reference to time in three ways - at sight, at a certain number of days after sight, or at a certain number of days after date. The first is called a Sight Draft, the other two are called Time Drafts. Sight Drafts are payable immediately upon presentation to the drawee.

The difference between a Draft and a Check is that a check is practically a Sight Draft upon a bank; but there is a marked distinction between the two as follows: A. The form and wording differ..B. A check is drawn upon a bank or banker, a draft is drawn upon an individual or firm...C. A check is used for paying money to a creditor, a draft is used as a means of collecting from a debtor...D. A bank is bound to pay a check when properly drawn and presented if it has funds belonging to the drawer, a firm is under no compulsion to honor a draft if they do not choose to do so.

"No Protest" - If the drawer did not wish to have the draft protested in case of non-payment, he pinned to it a piece of paper with the words "No Protest" upon it. Some drafts were sometimes printed with a coupon bearing those words and perforated so that it could be easily detached. The object of this was to notify the bank presenting the draft that the drawer did not wish it protested if not paid, as he did not care to incur the expenses of the protest charges. Of course, this slip of paper was to be detached before the draft was presented, for the draft would lose its "force" if the drawee knew that it would not be protested.

PROMISSORY NOTES A promissory note, or "note of hand", was a written promise to pay a certain sum of money on demand or at a specified time; sometimes with or without interest due, depending upon which type of Promissory Note was written.

The "maker" of the note was the person who signed it, and thus became responsible for its payment. The "payee" was the person to whom, or to whose order, it was made payable. An "indorser" of a note was any person who wrote his name on the back of it, and by doing so, guaranteed its payment.

Notes were often drawn payable "at the ---- Bank." These words in the note authorized the bank to pay it, and the bank did if the maker had sufficient funds on deposit and charging the amount to his account without further notice from him. The note would be returned, along with the canceled checks, to him when his account was balanced.

If no place of payment was specified in the note, it was presented for payment at the maker's place of business during business hours. If he had no known place of business, it was presented to him for payment at his residence.

Promissory notes of this type were often given in settlement for goods purchased in order to insure prompt payment at a specified time. They were also given in settlement of an account to fix the amount of the balance agreed upon and a time for payment of the same. This type of Promissory Note is not to be confused with the type where money is borrowed and interest (money) is charged for the use of such, as stated on the note.

BANK DRAFTS A bank draft was an order drawn by the cashier of one bank upon another bank in some other city or town. They were usually drawn on banks in large cities, the money centers of the country.

The Bank Drafts were the principle means employed by merchants in making remittances from one part of the country to another.

Banks located in the smaller cities and towns of the country kept money deposited in banks in the great financial centers, such as New York, Chicago, Boston, Philadelphia, St. Louis, Baltimore, New Orleans, and San Francisco. The banks drew upon their accounts in distant cities and sold their drafts to their customers, making a small profit on the charge for "Exchange". These drafts passed as cash anywhere in the section of the country located near the specified bank.

CERTIFICATES OF DEPOSIT A certificate of deposit is a receipt given by a banking institution for money deposited. It is given instead of a passbook entry, and is negotiable by the payee, and redeemable upon presentation. Checks cannot be drawn against a deposit of this nature.

FOREIGN EXCHANGE Foreign bills, or checks, of exchange are/were usually drawn in "sets", as some U.S. checks were, as "ORIGINAL", "FIRST", "SECOND", "THIRD". Two or more checks are/were drawn for the same amount of money, but were so worded that when one of the set was paid, the others became void. The regular custom in former times was to send/draw these checks in sets of three and forward them to their destination by different routes, the object being to provide against loss or delay while in transit.

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The number of State Banks in the U.S. in the year 1904 was 6,923. The National Banks in operation the same year numbered 5,495 and there were 1,157 Savings Banks.

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WANTED\*\*\*\*W. TED\*\*\*\*WANTED\*\*\*\*WANTED\*\*\*\*WANTED\*\*\*\*WANTED\*\*\*\*WANTED\*\*\*\*WANTED

W A N T E D - - S O U T H C A R O L I N A

I WANT TO BUY PRE 1865 CHECKS (USED OR UNUSED) ON  
SOUTH CAROLINA BANKS. I HAVE CHECKS ON OTHER STATES  
TO TRADE FOR THE ABOVE. ALSO WANT TO BUY ALL KINDS  
OF SOUTH CAROLINA PAPER MONEY.

J. ROY PENNELL, JR. P.O. BOX 858 ANDERSON, S.C. 29621

WANTED\*\*\*\*WANTED\*\*\*\*WANTED\*\*\*\*WANTED\*\*\*\*WANTED\*\*\*\*WANTED\*\*\*\*WANTED\*\*\*\*WANTED

Be prompt in your correspondence with your fellow members... ..Enter your bids in the mail auction.....Be active in CCRT.....Write an article for publication in THE CHECK LIST... ..Tell your collector friends about CCRT .....Exhibit your collection

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When correspondence with C.A.R.T. members or editor requires a reply, please enclose a stamped envelope.



## CHECK PROTECTION -- MECHANICAL & OTHERWISE

By Jack Weaver

In May, 1969, with the help of a couple of friends, I worked up a "Catalog of Devices and Practices Used for Check Protection." I was reasonably satisfied with my efforts and Xeroxed some 75 copies which have all been distributed to interested collectors.

Time has proved that my system of cataloging is, to say the least, inadequate. Consequently, no further reproduction and distribution of the "catalog" is planned; there's no need to compound the problem. A catalog is however a "must" and a revised system and production of a meaningful catalog is a logical project for the CCRT.

A vital prerequisite to a revision will be to gather much more information than is probably now available in any one place. As I see it, there should first be a division of these "machines and practices" into three broad categories: 1) Protection is provided with pen and ink. (After completing the check in the usual manner, the maker adds the amount in figures vertically across the signature line, etc.) 2) Protection is provided by the check form itself. (A panel is printed on the form allowing the maker to punch out numerals to limit the amount, etc.) 3) Protection is provided by some mechanical device which is applied to the check after normal completion.

It is this third category that will receive my present attention, but I do have some backlog of information in the other categories. With this very first issue of the Check List, I'm looking for volunteers--fellow workers who will work with me toward a new, meaningful system of cataloging and finally, a printed catalog; hopefully to be distributed with some future issue of the Check List. Meanwhile, let's take a preliminary look at Category 3 and some of the machines it includes.

The majority of check protectors in use today employ the "shredded paper" method wherein the fibers of the paper are ruptured and the ink penetrates into them. With most of these modern machines, the amount to be inscribed is set into the machine by tabs or keys and the inscribing is done by one stroke of a handle. Some of the earlier machines cranked the check through the machine, adding symbols and digits one at a time in sequence. These machines also were usually of the "shredded paper" type.

Machines of the "shredded paper" type were well cataloged in a booklet published in 1957 entitled "The Bradford System." I do not know at present how members can obtain a copy of this booklet, but will make every effort to find out. Meanwhile, we will still be applying Mr. Bradford's work and will confine ourselves to the machines that predate (or in a few cases, were missed by) this booklet.

This still leaves many machines to be located and cataloged. As a starter, four machines from the earliest section are shown on the pictorial inset sheet. A brief description of them follows:

#1-- I had assumed that this was the earliest device in my collection but I now find it listed in an office equipment catalog printed in 1923! On the front of the base, faint but legible, is the only marking on the machine: The Pearl. Nothing else--patent dates, manufacturer's name, etc--is shown. The brass upper and lower teeth mesh beautifully and a sharp blow to the knob results in a rectangle of embossed diamonds over any area of the check--normally, of course, over the amount-in-figures area.

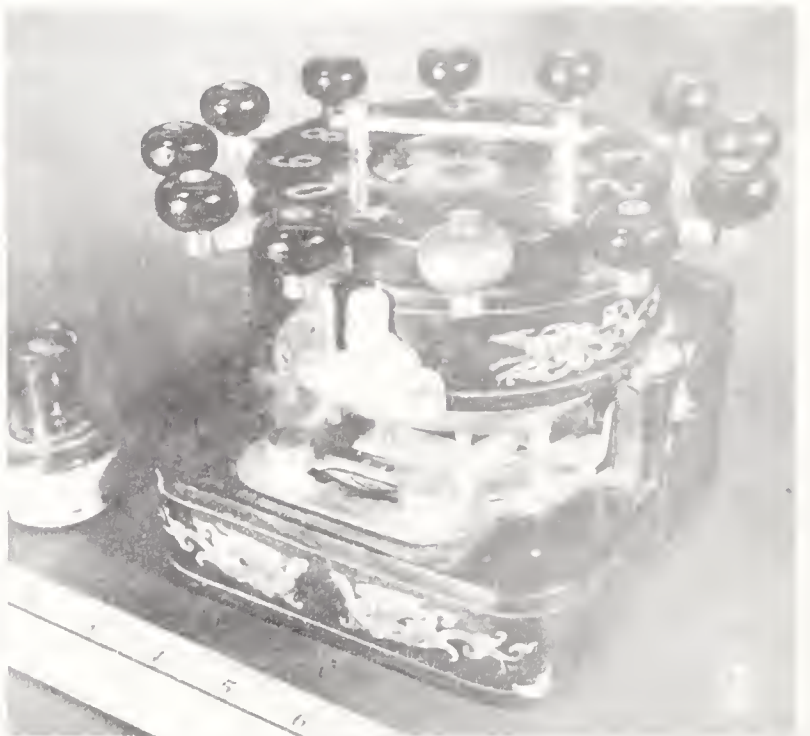
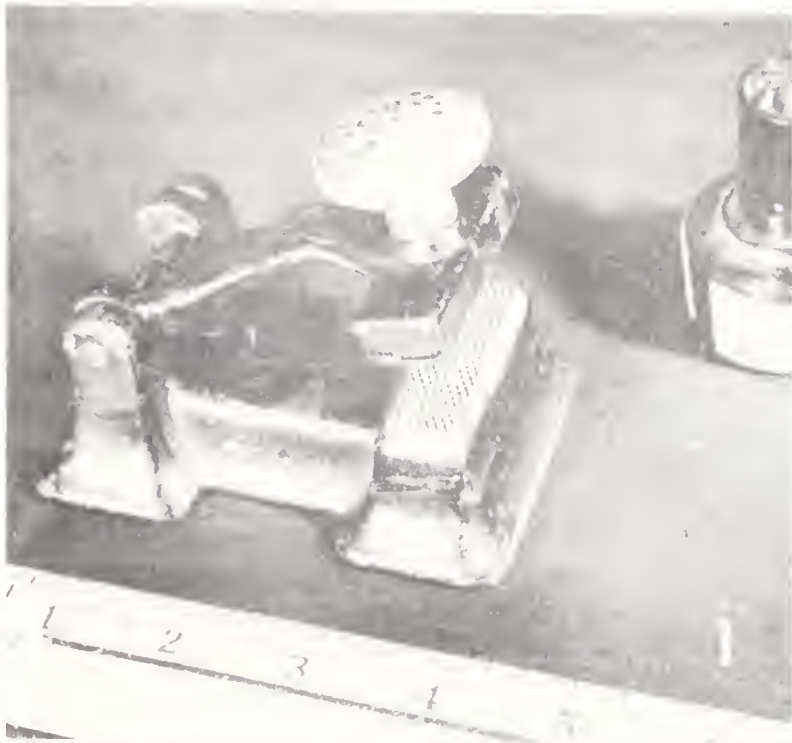
#2-- This is my showpiece, a real Victorian gem. The notched plate showing on the top, revolving portion of the machine reads "Automatic Bank Punch Co./Brooklyn, N.Y." A plate on the top not visible in the picture reads "Patented/May 13-84/Feb. 24-85/Apr. 7-85." On the base portion is stamped "No. 22976."

A lever on the base at the left allows insertion of the check. The operator then revolves the top until the desired knob is centered in front and the knob is depressed to cut the desired numeral or symbol into the check. There are two symbols (\$ and a 6-pointed star) and ten digits, with a separate knob for each. Depressing the knob drops the male die thru the female die in the base. After each stroke of a knob, the check is automatically moved a space to the left to make room for the next numeral.

#3-- The marking visible in the photo reads "Chicago Check Perforator/ Patented Aug. 20, 1889/July 29, 1890/Nov. 29, 1892/B.F. Cummins Co./New York." On the die-cast underside is repeated: "The B.F. Cummins Co. Mfrs.--Chicago, Ill."

This is truly a precision instrument with one external moving part. This is the long, wooden handle which is revolved until the desired numeral or symbol (the same 12 as on machine #2) is on top. A downward thrust on this same handle cuts the number into the check and the check is automatically moved to the next position.

#4-- This is only one of several machines which inscribe "xxxxxNOT OVERxxxxx \$" on the face of a check, but is probably the smallest and cheapest of them. A drum covered with 31 lines of type virtually fills the housing which otherwise contains only an inked felt roller. Thus there are 31 possible choices, starting with \$3 NOT OVER \$3, then \$5, \$10 and so on up to \$1,500, \$1,750 and finally \$ ,000. After the desired line is revolved to the top, the check is inserted--up side down and backwards--and the lever struck a blow, forcing the inked letters against the face of the check. There is no clue on the device or on the box of the date of manufacture.



December 25 1890  
Wells Fargo & Co's Bank  
Myself \$1,687.00  
One Thousand Six Hundred Eighty Seven & 10/100 - Dollars  
S. Claus

25 10  
Wells Fargo & Co's Bank \$1,687.00

December 25 1890  
Wells Fargo & Co's Bank \$1,687.00  
Myself \$1,687.00  
One Thousand Six Hundred Eighty Seven & 10/100 - Dollars  
S. Claus

25 10  
Wells Fargo & Co's Bank \$1,687.00





--- C L E A R I N G   H O U S E   ---

Listed below are items members wish to BUY, SELL, TRADE or WANT.

TRADE Have checks 1909-1939 (mostly teen's & 20's). Will trade one for one for yours around same date. Three of mine for one of yours pre 1900 (4 for old check with revenue stamps). Also trade counters, one for one. Carey Lockhart, 806 East Illinois St., Hammond, La. 70401

TRADE & Want I would like to trade new counter checks or old canceled checks with anyone. Want to buy old canceled checks in the 1700's and 1800's, all Western checks and checks from Helena, Montana, also old sight drafts. Please give quantity and price in first letter.  
W. H. Smith, 16001 E. 37th St. Terr., Independence, Mo. 64055

TRADE & BUY New or old checks, buy old checks. Sheets of checks, any date, also will trade. Dave Murphy, Westlawn #18, Warrensburg, Mo. 64093

WANTED Old Iowa bank checks; have others to trade.  
Larry Adams, 969 Park Circle, Boone, Iowa. 50036

TRADE & SELL Hundreds of modern bank checks to trade or sell. Duplicates, singles, three to a page with name imprint. Company canceled payroll checks. Sell singles 10¢ ea. Sheets of 3 - 30¢ ea., or trade even on all types. Send your checks or write me your wants.  
Roy W. Mansfield, 1613 Alexander Ave., Paducah, Ky. 42001

WANTED Revenue Stamped Paper: RN A3, A5; RN B15, B16a, B18, B19, B23; RN C7, C20, C24; RN D1a, D1b, D7a, D9a; RN E1; RN H1, H5, H6, H7, H8, H9, H10; RN J8, J9, J11; RN K1, K2, K8, K10; RN L4, L10, L12; RN M3, M4; RN N1; RN O1, O2; RN P2, P6; RN Q2; RN R2, R4, R6, R7; RN S2; RN T1, T6, T7, T8; RN U3, U4, U6, U7, U8, U9; RN V2, V5, V6, V8, V9, V10; RN W4; RN X1.  
Want unused or used, singles or sheets; also Scott's RM #'s too.  
James S. Reynolds, 62A E. Pennington, Tucson, Arizona 85701

SELL Offering 6 old canceled checks for \$1.00 - 50 different states, 22 varieties; other checks 20¢ to \$5.00. Ten different Herschfield items \$4.40 to \$10.00. First Nat'l. Bank, Helena, Mont. \$4.25. First Nat'l. Bank, Helena, Mont. receipt for gold deposit \$10.00. Old blank checks 25¢ to \$4.00. Have some blank check sheets. Will ship on approval to members of CCRT. J. F. Eckman, 1370 Bertha, Ferndale, Mich. 48220

TRADE I have duplicate Montana drafts to trade for Western pre 1890 covers, U.S. gold coins. Harry E. Fine, 2114 Balsam, Mesa, Ariz. 85204

WANTED Territorial and early Western checks, drafts, certificates of deposit, gold dust bank receipts. Also old Hawaiian and Alaska items. Give price and condition. Robert Flaig, P.O. Box 27112, Cincinnati, Ohio 45227

WANTED Checks, drafts, certificates of deposit from Northern California banks----other western bank material and obsolete check protectors also sought. J. E. Weaver, P.O. Box 30, Woodland, Ca. 95695.

# OLD BANK CHECKS FOR SALE

BUY - SELL and TRADE for QUALITY CHECKS

HAVE THE LARGEST SELECTION OF BANK CHECKS IN THE U.S.A.

Get your large (over 16 pages) Bank Check Price List for only \$1.00 or it is free with your order over \$5.00 from this ad on this page; or if you send your dollar for the BANK CHECK PRICE LIST, a dollar's credit will be given on an order from it for over \$5.00. There are over 250 banks listed with canceled checks and over 100 banks listed that are mint/new checks. This is the largest PL, and still growing, in this new and interesting hobby. Use this BANK CHECK PRICE LIST as a reference guide too.

Order by Letter and Number, please. Checks are canceled unless otherwise noted.

- S 3 TOBSTONE, ARIZONA (Territorial). Branch of Hudson & Company, Bankers. 188 . Printed RN-G1. New/mint/unused. ARIZONA across left end. Black ink, blue/green safety paper,  $2\frac{1}{2} \times 12$ ", stub attached. \$7.50.
- S 3a As above, but a sheet of three, nice for framing,  $8\frac{1}{2} \times 12$ " ..\$24.50
- A 147 FRESNO, CALIFORNIA. Bank of Central California. 1898. IR stamp R 155. Woman left side sitting & holding grapes, on ground are varieties of veg. & fruits around her. Black ink, buff paper,  $3\frac{1}{2} \times 8$ ". .. \$3.25
- A 1 BRAZIL, INDIANA. The Brazil Bank. 1870's. Printed RN-C1. Very beautiful engraving of bank bldg. on left with people & carriages in street, coal cart at top right Black ink, white paper,  $3\frac{1}{2} \times 8$ "...\$3.45
- A 16 VIRGINIA, NEVADA. Savage Mine. 1870's. Payroll check receipt issued as a check, employee had to sign it before being paid. Black ink on white,  $3\frac{1}{2} \times 8\frac{1}{2}$ "...\$3.25
- A 21a NEWPORT, NEW YORK. National Bank of Newport. 1860's. Printed RN-B1. NEW YORK across left end. Black ink on light tan safety paper,  $3\frac{1}{2} \times 8\frac{1}{2}$ "...95¢
- A 39 PORTLAND, OREGON. The First National Bank. 1878. Printed RN-G1. Black ink, yellow safety paper,  $2\frac{1}{2} \times 7$ "...\$3.75
- S 106 TIDIOUTE, PENNA. Peoples Savings Bank. 187\_. Printed RN-D1. New/mint/unused. Dog in lower center w/word FIDELITY underneath it. Black on white,  $2\frac{1}{2} \times 8$ "...\$2.75
- A 238 NEW YORK, NY. Ocean National Bank. 1870's. Printed RN-C7. MEYERS & ALLEY across left end. Black ink, white paper,  $2\frac{1}{2} \times 7\frac{1}{2}$ "...\$2.95
- A 146b TOPEKA, KANSAS. W.W. Gavitt & Co., Bankers & Brokers. 1880's. No IR stamp. Large picture of 3 story bank bldg on left with w/3 horse carriages & people in street scene. Black ink, white paper with light pink lines as safety paper,  $3\frac{1}{2} \times 8\frac{1}{2}$ "\$3.75
- \*\* SPECIAL \*\* ONE of EACH OF THE ABOVE (EXCEPT S.3a) & the PRICE LIST for \$24.75... \*\*

We NEED checks dated below 1840, any Territorial checks, checks from Hawaii before 1920, and any other worthwhile material.

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CHARLES E. LEES - - - - - P.O. BOX 4535 - - - - - TUCSON, ARIZ. 85717

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WE BUY \* SELL and TRADE OLD CHECKS!



## BANKS AND BANKING

By Charles E. Lees \*\*\* Tucson, Arizona

The practice of banking and the establishment of banks belong entirely to the modern world. The nations of antiquity knew nothing about such practices.

In Rome, with all the luxury which the resources of the world poured into her lap, the convenience and cheapness of the modern commercial methods were entirely unknown. The money, for example, with which the Roman legions were paid, accompanied the army and consisted of a store of gold and silver coins. They had to be carefully guarded and were most difficult in transporting.

The first bank established in the modern civilized world was the bank at Venice, which was founded in 1157. According to some authorities it was founded in consequence of a loan which the state had felt the necessity of raising in order to carry on a war with the Greek empire in 1156-71. According to other accounts it was founded to meet the exigencies of the new condition of things caused by the crusaders.

The armies which swarmed from all parts of Europe to the East required some new commercial method for making use of the money they needed for their expenses. Which ever account is correct, there is no question but that, at first, it was simply a bank of deposit. Persons having money could place it in the hands of the bank and feel secure of its safety. They were also able to have it transferred to the account of someone else upon the books of the bank, the money in such cases remaining in the possession of the bank. Subsequently, this bank introduced the custom of transferring its deposits by drafts drawn by their owners.

The second bank in Europe was the Bank of Geneva, which was founded in 1345. The Bank of Geneva was projected in 1345, but did not go into practical operation until 1407. The Bank of Barcelona was established in 1401 and bills of exchange are said to have been first negotiated here. The Bank of Amsterdam was formed in 1609, as a bank of deposit and test for gold. In 1619 the Bank of Hamburg was founded. The profits of this bank were made by its charge of one-half percent for money deposited with it, and keeping it, subject to the owner's order.

The banking history of England is of most importance, as having had the most influence upon our own institutions of this kind. The practice of banking was unquestionably introduced into England by the Italian merchants, who were acquainted with the method of the art in use in Venice. The Italians settled in London in considerable numbers about the latter part of the 12th century and they probably soon entered into business relations with the Jewish people and the goldsmiths who were at that time the chief money-lenders in England.

In 1694 the Bank of England was established. The originator of the idea of this bank was William Paterson, a Scotchman. The bank was started with a capital of one million-two-hundred thousand pounds. This was to be loaned to the government, which, in return, guaranteed an annual payment of 100,000 pounds or eight percent on the investment and 400,000 pounds a year for the expenses of the management. The entire stock was subscribed in less than ten days.

In 1834 the London and Westminster Bank went into operation despite the frantic efforts of the Bank of England to preserve its monopoly.

At the settlement of this country, the United States, the colonists brought over with them the financial theories and practices which prevailed at the time in England. One of the chief difficulties they met with in organizing and increasing their industry was the want of money. Soon after the settlement of Massachusetts, various substitutes for a metallic currency were used, while in Virginia the circulating medium was tobacco. The history of the progress of the financial methods used up to the revolution, and during that contest, is most suggestive for the right comprehension of our national development. At the end of the revolution the country had, by the continuous strain upon its resources of an eight years' war, been almost entirely drained of its wealth. To carry on, the issues of continental currency had reached the enormous sum, for those times, of three hundred million dollars, and this, by its continued depreciation, was practically worthless as a circulating medium.

In 1781 Robert Morris, who had done such a substantial service in the financial administration during the revolution, proposed a plan for a national bank. The bank was incorporated under the title of the Bank of North America and went into operation in 1782 with a capital of \$400,000.

In 1790 Alexander Hamilton proposed a plan for the Bank of the United States. In 1791, the act of incorporation being passed by Congress, the bank accepted the charter granted and went into operation with a capital of ten million dollars. It continued in active existence until 1811. In this year the limitations of its charter and the time for its existence having ceased, it wound up its affairs and ended its corporate life.

In 1814 another national bank was proposed by the same name. But in the next year, the bill for its incorporation having passed Congress, was vetoed by President Madison. In 1816, the measure having again passed, The Bank of the United States went into operation again in 1817 with a capital of 35 million dollars. The bank created too great a discontent by the aid it afforded to speculation and to certain classes, instead of to the general industry of the country and in 1832 President Jackson refused to sign the bill granting its continuance. In 1836 it ceased to exist as a government institution by the limitations of its charter.

The state of Pennsylvania granted it a charter and the bank continued, under a different charter, but with the same name. In 1839 it was suspended because of neglecting the whole of the stockholders' subscriptions due to the injudicious management of its directors. This was the second and last suspension of the bank, the other time being two years before in 1837.

Bank checks from both The Bank of North America and the Bank of the United States are known to the author.

The first bank established in Boston was instituted in 1784, and in 1799 the first bank was opened in New York City.

Another improvement in the banking system, though intended chiefly to facilitate the business of the banks themselves, was the clearing-house, which was established in New York City in 1853. Previously to this, each bank kept a messenger whose duty was collecting from the various banks of the city the checks and notes which came into its possession by transactions of business.

With the advent of the Civil War, the expenditures of the government necessarily increased to a magnitude which re-organized the working of our finances that decided change was necessary. Fortunately the idea of forming, not a single bank, but a series of national banks, was entertained by the Secretary of the Treasury, Salmon P. Chase, then the Secretary of the

# MAIL AUCTION

(By J. E. Weaver, Auction Manager)

Consistent with its basic aim of trying to be helpful in as many ways as possible to its members, CCRT will offer a mail auction in each issue of THE CHECK LIST. Since I first volunteered to be the auction manager, I've thought of several problems that will certainly arise in conducting such an event. Until they are solved, I ask your indulgence because mistakes and inequities (minor, I hope) will occur.

We offer this auction under these ground rules:

Material should be sent to J. E. Weaver, Box 30, Woodland, Cal. 95695. Individual checks having a value of \$2.00 or more will be accepted. Checks worth less than \$2.00 each may be grouped and offered as one lot with total value of \$2.00 or more.

The sender is asked to value his own material. Since there must be some consistency to the valuations (and there being no catalog or yardstick of values in existence) the auction manager will have the right to "correct" valuations, either upward or downward. I will exercise this prerogative (with the senders implied consent) to the extent of 25% downward or 50% upward. For example, an item valued by the sender at \$3.00 may show up on the auction with a valuation anywhere between \$2.25 and \$4.50 at my discretion. If I deem a larger change necessary, the material will be returned with an explanation and an invitation to the sender to revalue and resubmit.

On items with a valuation by the sender of \$3.50 or more, a reserve bid will be accepted and published. I will not alter a reserve bid, but do have the option to reject the lot as unrealistically reserved. If accepted, the reserve bid will be the minimum acceptable bid.

Descriptions will be difficult and we will have to learn by trial and error. Senders are encouraged to submit information about their items that will be helpful in writing a meaningful description for the sales list.

To the bidders: We invite bids in multiples of 10¢ and items will be sold to the highest bidder at 10¢ over the second highest bid if there is one; otherwise, at the bid price. The auction manager may request that successful bidders remit before lots will be mailed. Material may be returned by successful bidders only on the basis that there was a significant and misleading error in the description of the item(s) and any such returns must be made within 5 days of receipt.

To cover costs, the auction manager will deduct 10% from the returns to the seller; postage costs will be charged to buyers. Anything above expenses will be added to the general treasury of CCRT.

The mail auction feature can become a worthwhile and helpful function of CCRT only if members are willing to send in their better quality duplicates. Give us a try.

KEEP THIS MAIL FOR FUTURE REFERENCE



The "ground rules" for our mail auction are printed elsewhere in this issue of THE CHECK LIST. Send your bids on the items below, in multiples of 10¢, to J. E. Weaver, P.O. Box 30, Woodland, Ca. 95695, postmarked no later than February 20, 1970. Indicate Lot Number and your bid. In case of identical bids, the one with the earliest postmark will prevail.

All dates are 19th Century unless otherwise stated. Scott U.S. Catalog numbers are used for adhesive and imprinted tax stamps. Checks are without tears, heavy folds, significant staining etc. unless otherwise noted, but may have the usual cut or punched cancellations, spindle marks etc.

<u>Lot #</u>	<u>Description</u>	<u>Owners Value</u>
1	Two Calif checks: The Bank of Calif 7-27-69. Check of No. Pac. Transp Co with vignette at left of sailing ship; RN-B17--and Bank of LaPorte, dft on Anglo-Calif SF, 9-23-82; RN-G1; vignette in left panel of miner loading ore car; shows two diff. check protectors .....	\$2.00
2	Two routine SF items: John Sims & Co. Bankers 9-17-66 with /R6; embossed with device (purpose unknown) & split along embossing--and Donohoe Kelly & Co. Bankers, 12-13-71 with RN-G21 .....	\$2.00
3	Pay check by Gould & Curry Silver Mining Co. on Virginia (Nev) agency of Bk of Calif. 2-5-72 with RN-G24 (cat 7.50). Reserve (minimum) bid of. ....	\$4.00 (R)
4	Note for 39.20 payable at Union National Bank, Sioux Falls, SD 3-19-95 on bank's form, calling for interest @ 12%, due 7-12-95. End on back "Int. paid to 11-12-95 - paid 3.50 on principal". Banks paid stamp on face 7-2-96. Folded. Interesting pre-inflation item.....	\$2.00
5	Dft of Banking House of L. H. Marshfield & Bro, Helena, Mont 7-10-78 on Kountze Bros, NY. With RN-G1 (Not the early "miner & dog" variety) amount in figures protected by diagonal slashes.....	\$3.00
6	Dft of First Nat'l Bank of Helena, Mont 7-25-83 on 1st Nat'l, NY. Distinctive embossing incl. banks name used to protect amount in figures... ..	\$3.00
7	Two items on Citizens Bk of Abilene, Kans: Check 12-2-89 completely covered by light vertical parallel lines (protection vs. alteration); vignette at left shows early locomotive, coal car & pass. car; and 1st Cert. of Dep. for 11,000 (cut photostated) 10-6-90. "7 1/2 int. at 12 months." Shows Bennett's mark with ink over signature; fold marks but no breaks.....	\$3.50

<u>Lot #</u>	<u>Description</u>	<u>Owners Value</u>
8	Four cks on Nat'l. Ulster County Bank, Kingston, NY with 4 different tax imprints: 7-17-69 with RN-B1, 2-9-70 with RN-C1, 12-31-79 with RN-C1, 2-8-99 with RN-X7--routine ch cks....	\$2.00
9	Dft by The Americ. National Bank of Watunke, Ind. Terr (Indian Territory) 11-25-1905 on 4th Nat'l, St. Louis. Protected 1907 OVER FIFTY DOLLARS (50%). Engraving of eagle in patriotic pose (flag, arrows etc.) Reserve (minimum) bid.....	\$4.00 (P)
10	Dft by Peoples Nat'l Bank, Rock Isl. Ill 9-2-98 on Importers & Traders Nat'l NY. Not protected by punched out figures. #R144, nicely tied by dbl-circle bank date stamp. Showy with black & white eagle on brown rock above green foliage....	\$2.50
11	Two checks Nat'l Bank of Lawrence (Kans) both showing large part of 4 1/2 story bank bldg with 6 different bank-drawn conveniences in foreground; 6-18-81 with 1970 6-18-83 unstamped.....	\$3.00
12	Set of 5 checks (2 basic styles) on the Grocers & Producers Bank, Providence RI dated betw. May 19 & 26. 1 with 5 different makers. Two with RI-D1, 2 with RI-D3, one unstamped. Bonus check: RI Hosp. Trust of Providence (still in business) 5-5-88 (Model 111. One is not common).....	\$3.50
13	Five bank MB issues: two checks on Banking House of P.M.C. Barfco 2-7-77 & 4-23-77 & 3-11-78, both with RI-152, similar forms but different ink; one ck. on Cambridgeport Nat'l Bank, Cambridgeport, Mass. 3-3-73 with RI-152 nicely tied with large circular bank date stamp; Finally engraved receipt on a time draft for 1,500, 10-3-57, due "4 months after date", unusually nice seal embossed "PAID" & "Cash on demand" stock draft 3-6-86 for \$20,000 due "30 days after date" payable to & at (in Manuscript) Bankers Hill Nat'l Bank, Boston.....	\$3.50
14	Six routine bank issues: Four entirely diff. styles on the Lawyers Nat'l Bank, NYC betw. 1877 & 78, 2 with RI-152, one with RI-152; and 2 on Nat'l State Bank of Troy 1-31-68 with RI-152 and 11-19-79 with RI-152.....	\$3.00

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SEE YOUR FIDELITY RLY

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BANKING HOUSE OF L. H. HERSHFIELD ----- DRAFT # 1

L. H. Hershfield buffs, how would you like to own the early drafts pictured on the opposite page? Mr. Harry L. Fine of Mesa, Arizona is the proud possessor of these early drafts from this famous early banking house. In a letter to the editor he states in part "...It might be interesting to note that I have the #1 draft issued by the Virginia City, Montana branch of the Banking House of L. H. Hershfield. It has the prospector and dog, the green stamped revenue paper, is dated October 3, 1866 and is for the amount of \$50.00, drawn on funds available at Isett Kerr & Co., New York and signed by L. H. Hershfield & Co. with what appears to be a countersign of L." Mr. Fine is also owner of #7.

The publisher regrets the illustrations are not of good quality, since the illustrations were taken from another copy of the original.

\*\*\* MEMBER DISPLAYS CHECKS AND NOTES \*\*\*

Part of a letter from Mr. Edward R. Held reads: ".....The All States Hobby Club held its annual convention and exhibition in Atlantic City on July 25, 26, 27, 1969. There were a great variety of hobbies on exhibit, among them bank checks by the writer. The checks were mounted on poster paper, ten checks to the sheet. I had eight sheets, six of checks, one of receipts and one of promissory notes. Many questions were asked about the checks, some of which follow: 'What is the oldest check you have?', Bank of New York 1836; 'Is there a list of bank checks?', No; 'Do they have any value?', The common variety - what a collector is willing to pay for them, those signed by V.I.P.'s would command a premium. The receipts and promissory notes had about the same questions and answers. The oldest promissory note I have is 1794. There is a fine article on bank checks in the October 1, 1969 issue of Coin World. A side line to bank check collecting is match book covers with facsimilies of genuine bank checks printed on them. I have 135 in my collection. An interesting one is Muleshoe State Bank, Muleshoe, Texas." Edward R. Held, 534 Midland Ave. Garfield, N.J. 07020

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EARNY PHOTOGRAPHS AMONG INTERESTS

Letter in part from Mr. Ronald Horstman: ".....I collect IB notes from Missouri and am interested in any other material issued by both the National Banks and the State Banks, many of which later became, or merged with National Banks. I collect photographs of bank buildings as well as notes and other artifacts from various banks and would appreciate hearing from you or other members on any of these, particularly on material from the St. Louis area." Ronald Horstman, Route 2, Gerald, Mo. 63037



579



BANKING HOUSE  
OF  
**L.H. HERSHFIELD.**

*Billboard, Montana, Dec 1866*

*Pay to the order of J. H. Hershfield  
Fifty Dollars  
To Cash for Bill  
46 1/2*

MADE IN NEW YORK BY J. H. HERSHFIELD

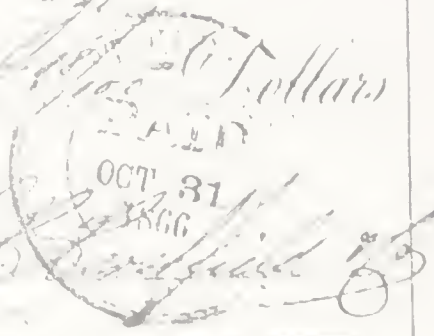
580



BANKING HOUSE  
OF  
**L.H. HERSHFIELD.**

*Billboard, Montana, Dec 1866*

*Pay to the order of J. H. Hershfield  
Fifty Dollars  
To Cash for Bill  
46 1/2*



MADE IN NEW YORK BY J. H. HERSHFIELD

W A N T E D \*\* W A N T E D \*\* W A N T E D \*\* W A N T E D  
W A N T E D

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SYSTEMS "GO" WITH EVERYONE'S COOPERATION.

Best Wishes for  
1970 and  
Happy Collecting  
Bob Hain

Feb. 25  
Jan. 7

## R-O-S-T-E-R I-N-F-O-R-M-A-T-I-O-N

On the following pages are listed the members who have authorized their names and addresses to be published as check collectors, along with their special interests and other collecting endeavors. For the protection of those who mentioned stamps, coins and valuable paper money as collecting interests, they have not been published, except where the person concerned specifically requested it.

It is hoped that this roster will facilitate the communication of members with similar interests and stimulate the growth of this facet of numismatics. As other new members join us, their names will be published (when authorized) as supplements to this roster in future issues of THE CHECK LIST.

All members are encouraged to write other members; contact those who have similar interests to buy, sell or effect trades and swap information - enjoy fellowship via the mails.

In the future if your interests grow or change, a notation of this fact will be made in the next issue -- If you will drop the editor a line.

Suggestion: Please enclose a stamp when the letter you write another member requires an answer.

While the editor has tried to accept for membership only responsible persons, he in no way accepts or assumes responsibility for any transactions, contracts, or agreements between any of the parties, now or at any future time.

Bits of information, new finds, results of research and the like, brought to light through member correspondence, will be appreciated by the editor. Such information would be enjoyed by all and will be published in a future issue of THE CHECK LIST when received.

Over-priced material, unequal trades, and improper descriptions only create bad feelings.

HAPPY COLLECTING\*\*\*\*\*COOL HUNTING\*\*\*\*\*AND\*\*\*\*\*GOOD LUCK



### KEY TO COLLECTORS INTERESTS

Limited space requires the coding of members interests. Please retain this code sheet for future reference.

THE PRIMARY INTERESTS of a collector are listed by CAPITAL LETTERS.  
The Secondary Interests of a collector are listed by small letters.

<u>PRIMARY INTERESTS</u>	<u>Secondary Interests</u>	<u>Checks</u>
A	a	First Chartered Banks
B	b	Other banks dated prior to 1862
C	c	Dated between 1862 & W.W. I
D	d	Dated W.W. I to date
E	e	Current, unused checks, counter checks
F	f	Checks in sheet form
G	g	Western States
H	h	With tax-paid revenue stamps, adhesive or imprinted.
I	i	With postage and/or other stamps used to pay tax.
J	j	Showing protectographing practices.
K	k	Proof Checks
L	l	With signatures of famous people
M	m	Specific Geographical areas
N	n	Railroad, steamboat, mining, etc.
O	o	Foreign countries
P	p	Old unused checks

# A SINCERE WELCOME TO THE FOLLOWING MEMBERS

Feb. 20  
1970

## Name & Address

## Collecting Interests

Larry Adams  
969 Park Circle  
Boone Iowa 50036

C, G, J, K - (Iowa)  
b, d, c, h, i, l  
Other interests: RR keys & locks, old stock  
certificates, questioned documents, forgery,  
law of checks

Don Allen  
Faculty, Nova Scotia Teachers  
College, Truro, Nova Scotia,  
Canada.

D - Canadian, M- Canadian  
a, b, c, h, i, j.  
Special interests: Canadian checks, esp.  
those used internationally. Travellers'  
cheques of perpetual negotiability, money  
orders and Canadian bank books. Other interests:  
Trade Tokens

Donald J. Anderson  
Rt. 1  
Kellogg, Iowa 50135

B, C, D, E, K - (all)  
a, f, g, h, j, k.

William K. Bish  
2003 McCluskey Lane  
Eureka, Calif. 95501

C, G, H, I, J, K - (California)

Fred J. Bolhuis  
Rt. 1  
Aplington, Iowa 50604

E, F, G  
a, b, c, d, h, i, j, k, l

Mr. Adrian Browne  
P.O. Box 145  
Challis, Montana 59824

Interested in all checks - U.S. & foreign.  
Collects bottles and Indian artifacts.

Ken Davis  
P.O. Box 2847  
Tulsa, Okla. 74101

L and checks prior to 1900 with "eye appeal"  
Other interests: Admission tickets.

Robert E. Dickson  
1124 Evergreen Dr.  
North Olmsted, Ohio 44070

A, G, K, L  
b, c, f, h, i.  
Other interests: Covers, Early Americana,  
Civil War Patriotic envelopes and letter  
sheets.

J. F. Eckman  
1370 Bertha  
Farmdale, Mich 48220

A, B, C, G, H, I, L, P.  
d, c, f, j.  
Special interests: Hershfield, Adams & Co.,  
P.O. Dept, Wells Fargo material.

Larry L. Fine  
2114 E. Balsam  
Mesa, Ariz. 45201

G.  
Other Interests: Western Postal history &  
Territorial Covers.

Robert Flaig  
P.O. Box 27112  
Cincinnati, Ohio 45227

A, B, C, E, F, G, H, I, J, K, L, M, O, P.  
d.  
Special interests: Territorial, Early  
Western, ornate with vignettes, historical  
checks. Cincinnati & old check protectors.

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Jan. 70

Name & Address

Collecting Interests

Michael R. Fried  
312 Wayne Ave.  
Penthouse Apartment  
Oakland, Calif. 94606

H, I.  
Other interests: Related materials from  
Israel, France, Central & South America.

Herbert J. Friedman  
Apt. 524  
3701 Connecticut Ave. N.W.  
Washington, D.C. 20008

A, B, F, M - (any country)  
1

Paul E. Garland  
608 Mountain View Ave.  
Maryville, Tenn 37801

G, M - (South - West)  
a, b, c, d, e, f, h, i, j, k, l.  
Other interests: Civil War Buff, Depression  
Script, Military payment certificates.

William R. Heald  
P.O. Box 216  
Albuquerque, New Mexico 87103

C, D, F, G, H, M - (New Mexico)  
a, b, e, i, l.  
Special interests: First edition books,  
U.S. Revenue Stamps, Tokens - (amusement,  
trade, transportation), Maps of Early New  
Mexico.

Edward R. Hold  
534 Midland Ave.  
Garfield, N.J. 07026

A, B, C, D, E, G, H, I.  
k.  
Other interests: Promissory notes, match book  
covers with facsimiles of bank checks on  
them, Tags from tea bags, "Free of Tax" -  
"Tax Exempt" from military installations,  
stamps from railroad, bus, truck (baggage,  
newspaper, storage, etc.).

Ronald Horroan  
Route 2  
Gerald, Mo. 63037

M - (St. Louis, Mo.)  
Other interests: Checks & other material of  
National Banks who issued notes. Also  
collects National Bank Notes.

John D. Laurenz  
2825 Reppuhn, Dr.  
Saginaw, Mich. 48603

C, H, I.  
Other interests: Especially Civil War Period -  
1899 and checks with printers identified.

Donald E. Lawrence  
1631 Babcock Lane  
Colorado, Springs, Colo. 80915

A, B, C, H, I, L, M - (United States)  
g.

Charles E. Lees  
P.O. Box 4535  
Tucson, Arizona 85717

A, B, C, F, G, H, I, J, K, L, M - (any)  
d

Mr. P. H. Lloyd  
P.O. Box 292  
Silver Lake, N.Y. 14549

M - (Buffalo-Niagara Region, Western N.Y.)  
a, b, c, d, e, f, g, h, i.  
Other interests: Checks & etc. of unusual  
design, old classics etc., Medals, tokens,  
time tables and ship post cards.



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Jan. 70

Name & Address

Collecting Interests

Mr. Carey Lockhart  
806 East Illinois St.  
Hammond, La. 70401

B, C, D, E, L, M - (all)  
a, f, g, h, i.  
Other interests: Old newspapers, autographs,  
tax tokens, medals, Mardi Gras Doubloons.

Mr. Jerry K. Lorenzen  
806 Colonial Circle  
Storm Lake, Iowa 50588

A, B, E, G, M - (Western States)  
c, d, f, h, i, j, k, l.  
Other interests: Medals.

Roy W. Mansfield  
1613 Alexander Ave.  
Paducah, Ky. 42001

E, F, J, K, M - (U.S. & foreign)  
Other interests: Deposit slips, Telephone  
Directories, newspapers, street maps, etc.

Arthur J. Martin  
Apt. 305  
17545 Madison Ave.  
Lakewood, Ohio 44107

A, B, C, M - (Major eastern cities)  
d, h, i, l.

Charles E. Miller  
4259 Trent Way  
Los Angeles, Calif. 90065

B, J, L, M - (U.S.)  
e, f, g, h, i, k.  
Other interests: Misc. paper items prior  
to 1900.

Miss Barbara R. Mueller  
225 S. Fischer Ave.  
Jefferson, Wisc. 53549

H, I, K.  
a, b, c, f, g, j, l.  
Other interests: Various philatelic and  
postal history specialties, paper Americana.

Dave Murphy  
Westlawn Drive # 18  
Warrensburg, Mo. 64093

C, E, F.  
a, b, d, g, h, i, k, l.  
Special interests: Old checks of Iowa, new  
and/or counter checks from anywhere.

Dr. John A. Muscalus  
P.O. Box 185  
Bridgeport, Pa. 19405

A, B.  
c, f, g, k, l.  
Special interests: Checks with pictures  
or illustrations of any kind.

Vincent D. Oehrlein  
P.O. Box 646  
San Pedro, Calif. 90733

C, G, H, I, J.  
a, b, k.  
M - California prior to 1915, Western States  
prior to 1900, especially Nevada; checks  
drawn on or issued by banks in Calif Mother  
Lode area. Other interests: Unusual or  
especially attractive Calif. stock certifi-  
cates, drafts, warrants, etc. - prior to 1900.

Gary K. Olsen  
1702 Putter Lane  
Reston, Va. 22070

A, B, C, L, M - (Penn. & General)  
Special interests: Checks of special design.

Mr. Morey Perlmutter  
P.O. Box 48  
Watertown, Mass. 02172

G.  
b, c, f, n, i, k, l.  
M - Western, Indian, Territorials, New  
England.  
Special Interest: Stock Certificates

Jan. 70

Name & AddressCollecting Interests

Kenneth Prag  
912 Sycamore St.  
Cincinnati, Ohio 45202

Special Interests: Stock Certificates.

Raymond H. Rathjen  
4047 Graham St.  
Pleasanton, Calif. 94566

C, G.  
Special interests: Wells Fargo and  
Freight lines.

James S. Reynolds  
62A East Pennington St.  
Tucson, Arizona 85701

H, I. (Both H & I 7/1/62 to 1902)  
a, f, j.  
Special interests: Railroad checks, RN Numbers  
both mint & used sheets.

Dr. Ira Rezak, M.D.  
3671 Hudson Manor Terrace  
Riverdale, N.Y. 10463

A, B, C, D, E, M - (Foreign, especially  
f, g, h, i, j. Eastern Europe)  
Other interests: Medals (Russian)

Mr. C. R. Ross  
1334 E. 8th St.  
Okmulgee, Okla. 74447

G.  
Special interests: Panic year checks, Oklahoma  
early day checks, Indian Territory, Oklahoma  
Territory, any state as a territory.

Dr. Leonard M. Rothstein, M.D.  
Velvet Valley Way  
Owings Mills, Maryland 21117

M - Maryland all dates and types. Any with  
drug or medical advertising. Other interests:  
Medicals, medals & tokens.

Russell Rulau  
520 North Ohio  
Sidney, Ohio 45365

B, C, H, M - (Ohio, Montana, Louisiana, Mexico)  
a, d, e, f, g, i, j, k, l  
Special interests: Checks related in particular  
with newspapers; checks having the same  
issuers as tokens or other numismatic items.  
Also U.S. & Irish tokens, game counters, etc.

Mr. G. A. Schmidtman  
Route 1, Box 371  
Mentone, Calif. 92359

G, M - (Nevada)  
Special interests: Items/materials of Nevada,  
particularly of older days, mining & rail-  
road items.

Joseph E. Seiter  
2117 Winchester Dr.  
Indianapolis, Ind. 46227

A, B, C, G, H, I, L, M - (Indiana)  
d, e, f, k.  
Other interests: Related material which  
features a likeness of Santa Claus or George  
Washington. View cards of Indianapolis &  
Greenwood, Indiana.

Samuel S. Smith  
407 Lincoln Road # 9A  
Miami Beach, Fla. 33139

C, H.  
f, g, i, k.  
Special interests: U.S. Revenue stamped  
paper (RN). Bonds, stock certificates,  
receipts bearing USIR imprints (Revenue  
Stamped Paper)

Willis A. Smith  
16021 E. 37th St. Ter.  
Indianapolis, Mo. 64055

A, B, C, D, E, F, G, H, I, J, K, L  
M - (Western)

Name & Address

Collecting Interests

George Story, Sr.  
1920 N. W. 12th  
Oklahoma City, Okla. 73106

C, G.  
Special interest: Western States only.  
Interested in trading extras for other material.

John E. Tidwell  
P.O. Box 8040  
Nashville, Tenn. 37207

A, B, C, G, H, M - (U.S.A.)  
d, i, j, l.

Daniel Vander Werf, Jr.  
328 W. 30th St.  
Holland, Mich. 49423

A, B, C, G, H, I, J, L  
d, e, f, k.  
Other interests: Old documents.

Mr. J. E. Weaver  
P.O. Box 30  
Woodland, Calif. 95695

A, B, C, G, H, I, J.  
d, e, f, k, l.  
M - Western U.S. principally North Calif.  
Other interests: Banking artifacts, e.g. check protectors.

Carl E. Weber  
Queen City Americana, Inc.  
P.O. Box 12545  
Cincinnati, Ohio 45212

C, F, H, I, L., M - (Cincinnati, Ohio & Midwest)  
a, b, d, e, g, j, k.  
Other interests: Non-listed/cataloged collectible paper items, advertising items, paper, metal, etc.

Homer C. Wolfe  
20550 Inkster Rd.  
Southfield, Mich. 48075

B, C, H, M - (especially Michigan)  
a, f, j, l.  
Other interests: Obsolete bank notes of Michigan, stock certificates, Land Grants (Pres)

Newton A. Wunder  
Box 94  
Trona, Calif. 93562

G, H, I, J, K, M - (Older Calif. & Nevada)  
a, b, c.  
Other interests: Railroad material (West)  
Old bonds, stock certificates, metal counterfeited detectors, balance scales, old coin books and related material.

LeRoy L. Ziebarth  
7120 Monaco St.  
Commerce City, Colo. 80022

B, C, D, E, G, H.  
a, f, i, j, k, l.  
Other interests: Check & Bank related materials.

Mr. Witol A. Casper  
30 Clydesdale Ave.  
Haverhill, Mass. 01830

B, C, H, I, M - (USA)  
a, d, f, g, l

Mr. J. Roy Pennel, Jr.  
P.O. Box 858  
Anderson, S. C. 29621

A, B, K, M - (South Carolina)  
f  
Special Interests: Vignettes on checks, Travelers Checks (Specimen)



Name & Address

Collecting Interests

Joseph E. Sheffer  
5505 West 43rd St.  
Indianapolis, Ind. 46254

E, K  
f, g, j

Dale Myers Walters  
1959 Clays Mill Rd.  
Lexington, Ky. 40503

H, M - (Kentucky)  
c, l

Gary Deimund  
1815 Herman  
Cape Girardeau, Mo. 63701

B, C, E, F, H, M - (Canada)  
a, d, g, i, j  
Special Interests: Ration checks and blank  
bank stationery.

the

Check



List

## Check Collector's Round Table

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Volume I      Number 2      Issue 2      April 1970

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PUBLISHED BY ROBERT G. FLAIG P.O. Box 27112 Cincinnati, Ohio 45227

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!!! CHECKOPHILES    ATTENTION    !!!

CHECK COLLECTORS ROUND TABLE to be represented and members are invited to attend:

THE AMERICAN NUMISMATIC ASSOCIATION CONVENTION

August 18th through 22nd at the

Chase-Park Plaza Hotel

St. Louis, Missouri

C. C. R. T. Members to Meet

August 20th at 10:00 AM in the Empire Room

Chase Park Plaza

Through the fine efforts of one of our members, Mr. Ronald Horstman, those members of Check Collectors Round Table who are members of the ANA will have an opportunity to exhibit their check collections.

Mr. Horstman informs your editor that checks will be accepted in #12 Class, Miscellaneous (at the time of his letter there had been one inquiry concerning checks). Now that this class of material has been accepted by ANA let us make good use of the opportunity. There is ample time to put an exhibit of checks together. I urge those members among us who belong to the ANA, who can possibly do this, to start now and make their intentions known to Mr. Ronald Horstman, Route 2, Gerald, Mo. 63037. Mr. Horstman is Exhibit Co-chairman of the 1970 ANA convention. He can furnish you with the latest details - he is on the scene!

Mr. Horstman has put forth much effort in providing the opportunity for us to attend and participate in this King of Numismatic Conventions. He is also responsible for obtaining reservation of the Empire Room for our "get-together the day of August 20th.

This will afford us the opportunity to make personal acquaintances, that up to now have existed purely by mail. It will also provide us with a splendid chance to publicize our hobby where it will do the most good - possibly the time to interest others and perhaps gain new members. Most important of all, it will give members

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who are present an opportunity to express their personal views, make suggestions, discuss problems and lay future plans for the benefit of CCRT.

Several members of CCRT have already indicated they plan to attend the convention, to name a few: Mr. Al Wick, Mr. Russell Rulau, Mr. Larry Adams and of course Mr. Ronald Horstman. My wife Jeane and I will be there also and we are looking forward to meeting both Mr. and Mrs. CCRT members. If you have hopes or intentions of attending the convention please drop me a line so we will have some idea of how many to expect.

SEE YOU IN ST. LOUIS!

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"MEMOS FROM THE EDITOR"

I wish to thank all of you, who took the time to write, for your comments, words of appreciation, encouragement and compliments on the first issue of TCL. It is indeed gratifying to know so many members enjoyed and appreciated the initial issue. Much of this praise should go to those who contributed material for publication to help make this "good start" possible - my special thanks to all the contributing members!

I understand some of our members did not receive their copy of The Check List until almost a month after it was mailed. I realize this is a bad situation and even though I would like to send them by first class mail, the cost would be prohibitive and eventually would mean less illustrated material in TCL. Some of the larger publications have been complaining about poor delivery time too. At the suggestion of a former postal employee this issue will be mailed from several small towns on the fringe of Cincinnati - I hope it helps. We plan to keep a record of the mailings and would appreciate members sending a card or note stating receipt date of of TCL.

The work in preparing the issues of TCL is done mostly in the evenings, after returning from a regular day of work and also on weekends, this in addition to answering the mail which sometimes amounts to twenty or more pieces in a day! I will do my best to meet the deadline for sending out each issue, although there are times when the mail gets ahead of me. Please be patient for answers to your letters, they will be answered as soon as I can get to them...and please include a stamped envelope if an answer is required with regard to CCRT business.

Our first auction was a success in that every item was bid on and sold, however it could stand a lot more participation, both from the standpoint of bidding and the submitting of material to be auctioned. I believe this is one of the interesting features of our organization, a place where you can dispose of your duplicate material and a place where you can acquire wanted items at a price YOU are willing to pay. Take a look at the current offerings in this issue, there is some nice material listed. Check your duplicates and send them to Mr. J. E. Weaver our auction manager --- You'll be glad you did....do it soon so it can be assembled for our third auction.



We again had national publicity in several of the large publications. Mr. Rulau, editor of The Numismatic Scrapbook gave us the better part of a full page (see page 414 of the March 1970 issue) which included an illustration of the front page of our first issue. It brought us members too! Thank you Mr. Rulau for your continued help. Articles about CCRT, which also brought us members and inquiries appeared in Coin World, The Tri-State Trader, Collectors Weekly and Hobbies To Enjoy. A big thank you to all these fine publications for their support.

Special thanks to Mr. William Heald of Albuquerque, New Mexico for redrawing our present masthead. I had asked him to do it without the draped flag (a design selected from several of his preliminary sketches) which he did. It was a most professional job on the eagle and lettering - but after reading about some people pulling our flag down in various parts of the country, I decided I wanted it back in our masthead. From earlier drawings sent me by Mr. Heald, the flag was traced and redrawn, then put in place and the complete masthead photographed by me. From an enlarged "print" the Fax electric stencil was made, and from this - the end result on the front page of this issue. If it doesn't meet your expectations, it is my fault, not Mr. Healds who did a yeomans job of it.

Our "family" of Checkophiles has grown since the first issue of The Check List. CCRT at the present time has a membership of 87 representing 26 states and Canada.

Bid on the current auction in this issue. Send in your duplicate material for the next auction.

## THE NATIONAL CHECK-WRITER

By Larry Adams

Boone, Iowa

Issue I of THE CHECK LIST presented an article by Jack Weaver on four old check protectors he has. I recently discovered the National Check-Writer, and have compiled what I could find out about the machine.

The National is in Mr. Weaver's third category-mechanical. This one is of the "shredded paper" type, although it is not identified in "The Bradford System."

The plate below the dial reads "The National Check Writer - Trade Mark-Reg. U.S. Pat. Office. Model D. Factory Number 14373." The handle on the dial reads "National Check Writer Company Mfgs., Webster City, Iowa."

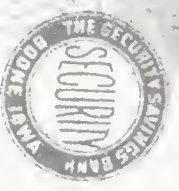
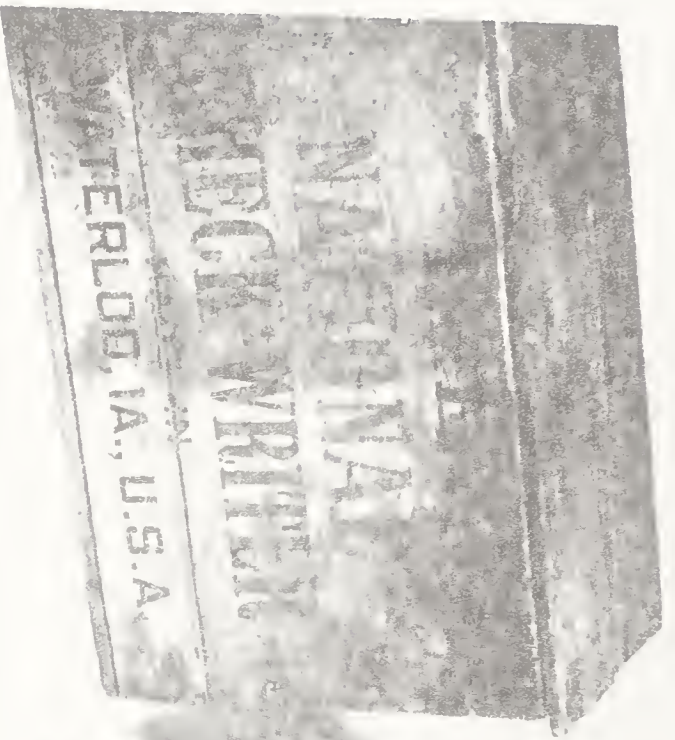
To operate, the dial is turned to set the desired character, the check is inserted in the space beneath the dial from the side opposite the dial. There is a folding metal tray on that side that keeps the check flat. The handle is pushed straight down for each impression, and as it is pressed, the check is automatically advanced to the left for the next figure. The dial must be set for each character.

The metal plate above the handle comes out with a small ink roller attached. When the little drawer on the bottom is pulled out, an ink pad is revealed. Inking becomes a simple operation, as the roller is rolled across the pad.

This machine was first made in Webster City, Iowa, a town of about 6,000. It was invented by Mr. Priestly who was a machinist by trade. His shop was in the basement of the Hamilton County Bank Building in Webster City. No dates are given on the machine, but the people who remembered him say this was first made about 1911 or 1912. He later moved to Waterloo, Iowa, a city of about 38,000 then, and manufactured the machines for a few years there. Apparently this machine was discontinued before WW I, but I am not certain exactly when. The original wooden box I have adds a final touch, showing this one was from Waterloo. I only know of two other machines like it, so it is scarce as far as I know. To my knowledge, this was the only type of check protector ever made in Iowa.

+++++  
Robert W. Service, the Bard of the Yukon, worked as a teller in the Bank of Commerce, in Whitehorse, Yukon Territory, Canada in 1905-1906.

The poem of "The Cremation of Sam McGee" was based on a true story and the character of Sam McGee was based on a customer of the bank, who was known to Robert Service.



No. 13

Boone, Iowa

January 10, 1912

Pay to the order of

Myself

FIFTY DOLLARS FIFTY DOLLARS

\$80.15

Dollars

To Security Savings Bank

72-110

Boone, Iowa

ILLUSTRATION ONLY

John Q. Public



Ex. 41  
Apr. 70

EXISTING NUMBER OF BANKS  
BY STATES

Submitted by Emerson Green      Grand Bay, Ala.

<u>State</u>	<u>Number</u>	<u>State</u>	<u>Number</u>
Alabama	268	Nebraska	435
Alaska	10	Nevada	9
Arizona	13	New Hampshire	74
Arkansas	245	New Jersey	226
California	156	New Mexico	63
Colorado	219	New York	296
Connecticut	63	North Carolina	120
Delaware	19	North Dakota	166
D. C.	14	Ohio	524
Florida	456	Oklahoma	423
Georgia	417	Oregon	48
Hawaii	7	Pennsylvania	500
Idaho	26	Rhode Island	11
Illinois	1069	South Carolina	117
Indiana	411	South Dakota	164
Iowa	661	Tennessee	299
Kansas	600	Texas	1142
Kentucky	341	Utah	54
Louisiana	228	Vermont	44
Maine	40	Virginia	237
Maryland	121	Washington	93
Massachusetts	153	West Virginia	195
Michigan	336	Wisconsin	599
Minnesota	720	Wyoming	70
Mississippi	185	Puerto Rico	7
Missouri	659	Virgin Islands	1
Montana	134		
Guam has branches from Cal. & Ha. Banks.			

Branches are not included in the above totals. This accounts for the small number in such populous states as California and New York. The large number in Illinois is accounted for by the fact that branch banking is prohibited. Peoria, Ill. with less population than Mobile, Ala. has 11 banks; Mobile has 4 but a combined total of about 24 branches.

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N E V A D A I T E M S W A N T E D

Merchant Tokens, Checks, Stock Certificates,  
Newspapers, Books, Pamphlets, Postcards, Postmarks,  
Envelopes, Letters, Posters, Handbills, Medals,  
Souvenir Spoons, all small items from or about  
Nevada mining or Nevada Railroading. Price and de-  
scribe in first letter. Have items for trade.

G. A. SCHMIDTANN, ROUTE 1, Box 371, MENTON, CALIFORNIA 92359

+++++

COLLECTING OLD CHECKS AS A HOBBY

Yes! Collecting used checks, is one of the Paper Collectibles which is now gaining momentum. While it is not one of the oldest hobbies, neither is it one of the newest or most recent.

However, Check Collectors are beginning to organize, as we know, by the recent organization of C.C.R.T. under the leadership of Robert Flaig and who will also edit and publish The Check List as the official publication.

The first issue, Vol. 1 #1 with it's 35 pages, was certainly a fine beginning. It's neat and clean, nicely typed, well illustrated and well written pages by some outstanding names in the publishing and hobbies field have certainly gotten the new Society and new Hobby publication off to a good start.

As editor of Hobbies To Enjoy, and interested in about 50 hobbies, I have managed to accumulate some old checks...some going back to Civil War Days. But these are not always so easy to come by. And if we do not manage to accumulate new items for our collections, our interest is often diverted to another hobby. So there should always be something new.

What can there be new, with our everyday, ordinary, plain checks we manage to write and sign, every day? Plenty! Havent you heard or seen the latest by the Gast Bank Note Company of St. Louis, Mo?

I happened to visit my bank recently, and was surprised to see a display of a new set of bank checks, available to any depositor, for the modest sum of \$3.25 for 200 checks and which includes a new check book to hold them. You are aware of those fine Chrome Postcards which picture the outstanding views of your own city. Well! here we have 8 of the outstanding views of St. Louis, in full color, on our everyday, ordinary, plain checks. They picture The Arena- Shaws Gardens and the Climatron- St. Louis Zoo- Railroad Line- Busch Memorial Stadium- St. Louis County Government Center- The Planetarium- Jefferson Memorial- and The Arch- Gateway to the West.

They are beautiful - they are outstanding. They will no doubt become available in many parts of the country and will become collectors items. We collect the old checks because they have pictures on them. Now we can do the same with our new checks. This can become the greatest boon to our check collecting hobby, for hardly anyone can see them and not decide to begin collecting them. Trading them in sets, with collectors for other sets will be most interesting.

May I suggest that you inquire at your own bank to learn if they already have them available, remember, I will be glad to trade with you, set for set.

Al. Wick...HOBBIES TO ENJOY...P.O.B. 2242...St. Louis, Mo 63109  
= = = = =

These sets of pictorials are available around the country now and more getting into circulation every day. Bob F.

Apr. 70

## A PHILATELIC LOOK AT CHECK COLLECTING

By J. E. Weaver

Woodland, Calif.

This new hobby of ours seems to be allying itself closely with numismatics. I once wrote the editor of a leading coin magazine, asking why check collecting couldn't be considered a legitimate branch of numismatics as much as, say medal collecting. He replied that "numismatics, as the term is used by numismatists already includes collecting checks. All we have to do is make sure all numismatists know about it." His magazine has given much space and emphasis to check collecting and helped spur the formation of the CHECK COLLECTORS ROUND TABLE and this quarterly.

But what about the relationship between check collecting and philately? I well remember the day I really became a stamp collector. It was in 1928 and I was 12 years old. I met the postman on the front walk that summer morning, bringing me my first album, a Scott Modern. The package was franked with a block of the 2¢ red Sesquicentennials which still has a special place in my collection.

Now, let's see, when did I become a check collector? That's not so easy because I began picking up material dear to the heart of a check collector long before I realized that there was such a hobby. When I then set out to collect checks for the checks themselves, I rummaged back thru my stamps and found quite a few goodies. Let's try to compile a list of material with a common appeal to stamp and check collectors.

First, there's all those checks bearing stamps as evidence of the payment of the tax imposed by the Federal and/or State governments. There could be three sub-heads here: 1) tax paid by adhesive revenue stamps; 2) tax paid by imprinted revenue stamps right on the check form; and 3) tax paid by stamps not authorized for this purpose.

Then too, every collector of early Western covers has in his collection some items that I would love to have in my check collection: covers bearing bank corner cards, postcard advices used by the early banks, and other items directly relating to banks but bearing philatelically interesting postal markings.

Finally, there are revenue adhesive stamps, off paper, bearing a bank cancellation. Possibly such items are 90% philatelic and only 10% "checkophile" but a dozen or so first issue revenues showing the oval, dated cancellation of J.F. & Co. sure dresses up my collection of early Wells, Fargo & Co. checks and bills of exchange.

One of these days, we check collectors are going to have to do a little serious research into all of these categories. Scott's Specialized Catalog of U.S. Stamps of course does an excellent job on adhesive and imprinted tax stamps. But Scott says that Proprietary stamps were not to be used to pay the documentary tax and leaves it at that. But I have a check bearing RB2, a sight draft bearing R13 and a note bearing RB3, all proprietary stamps.



Neither were postage stamps to be used to pay the documentary tax. But I have a handwritten order to pay, bearing not only an R5a, but also a beautiful pair of 1c blues of the 1861 issue (Scott #63). I have a check with a single copy of this same postage stamp, as well as another check on which the tax was supposedly paid with a 2c Blackjack (Scott #73). A showpiece is a commercial draft dated 4-6-66 on which the tax was paid by a 5c brown, Scott #76. Finally, there's still another check stamped with the 2c brown of the Continental Bank Note issue (Scott #157). I know that editor Bob Flaig's collection contains not only a check with this #157, but also another with the very similar National Bank Note issue, Scott #145.

Just how many proprietary and postage stamps can be found paying the documentary tax on checks and similar instruments? I'd really like to know and I'm sure many other members are equally curious. Anyone want to accept the challenge to start a special study group on the subject? This is the sort of research that the Collectors Round Table hopes to generate. How about it, someone? Write Bob Flaig and volunteer to start the project. As far as I know, you'll be plowing virgin ground.

???????????? STEP FORWARD AND SAY YES, YES, YES, YES!

Note - TO ALL MEMBERS  
RECRUIT NEW MEMBERS FOR CCRT

Enclosed with this issue are three each: Information Sheets, Questionnaires and Dues Slips.

Hopefully, these enclosures will help you to expedite the process of procuring new members for CCRT.

Explain to the prospective member that all those who join during our current subscription period of one year (1970) will have their subscription begin with issue #1, Vol I. (Correspondence indicates that new members want their subscription to begin with the first issue.)

Share your copy of The Check List with a prospect, or at least, tell him of its content. The 1970 issues of TCL (4 issues) will not be available for distribution after December 31, 1970. A supply is reserved for NEW members, with a very limited number (minus the membership roster) available for cost to non-members.

一、《说文解字》：许慎著，系统分析汉字字形、字义、字音的著作。

FOR SALE      FOR SALE      FOR SALE      FOR SALE      FOR SALE

Pictorial checks from California (current issue) 21 different checks from 4 different banks including full set of Wells Fargo Bank 'Stagecoach Checks.'

\$2.00 per set, 5 sets \$5.00

J. E. Weaver P.O. Box 30  
Woodland, Ca. 95695

[illegible]

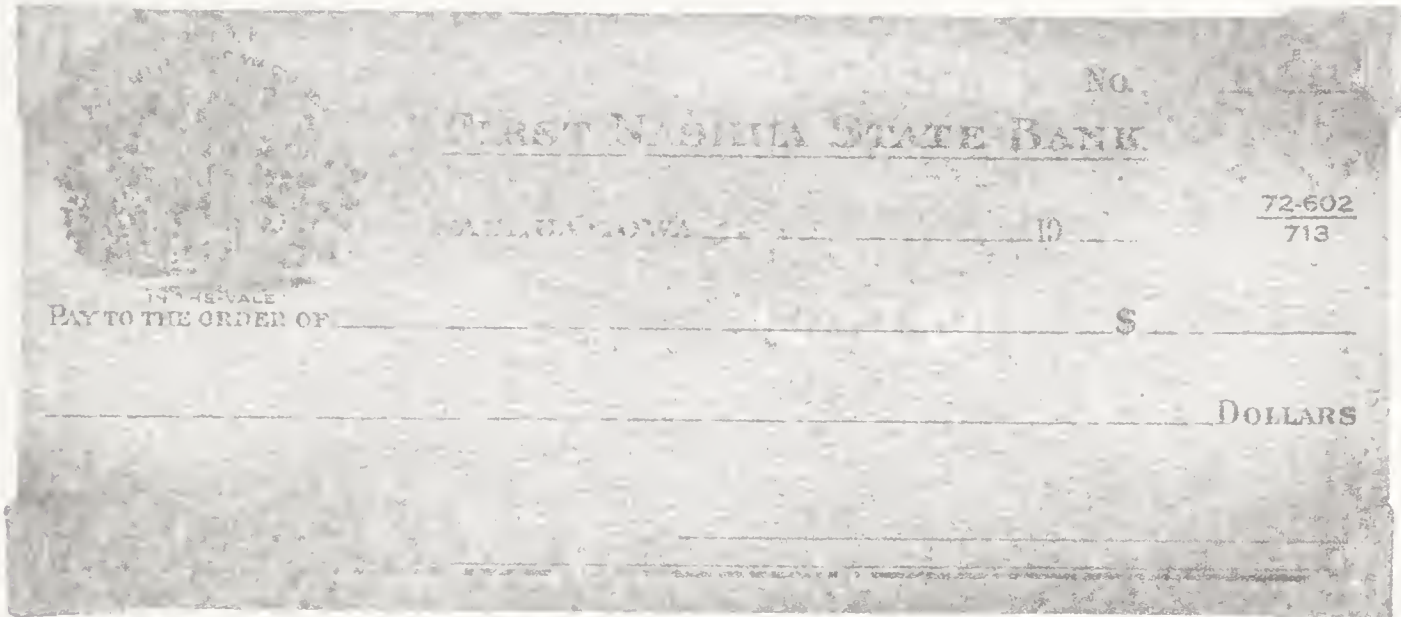
MODERN CHECK COLLECTING

By Fred J. Bolhuis

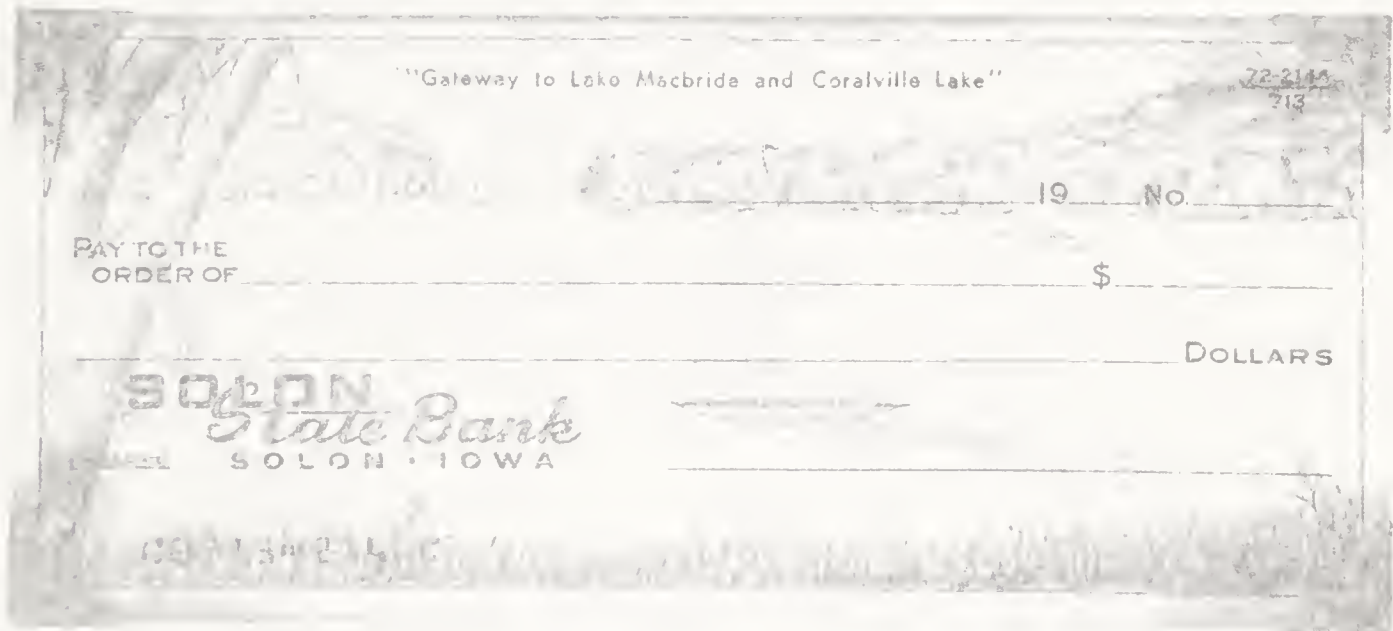
Aplington, Iowa

Modern check collecting is an interesting and educational hobby. I have been collecting checks for nearly two years and have enjoyed it very much as I've made many friends through correspondence.

Checks with scene imprints in the background, such as mountains, cities, rivers, farms, banks, churches and etc. are beautiful. One of my checks from The First Nashua State Bank, Nashua, Iowa has a picture of "The Little Brown Church in the Vale". I'm sure many of you recognize it as words to a song you sang when you were a child.



I also have a check from Solon, Iowa showing several sailboats on a lake surrounded by trees.



Other checks in my collection are: one from Red Lodge, Montana that has mountains in the background, horseback riders on a trail in the center foreground, picture of deer and a skier on the right side, a bucket of fish at the left and trees on the hillside for a background. I think it is an unusually picturesque check. Another interesting check is from Springer, New Mexico which pictures the Santa Fe Wagon Train going between the mountains.



I feel that collecting modern check blanks as a hobby is on the increase; however if you want to start collecting these checks I would suggest that you start soon. These blanks are becoming more difficult to acquire due to the fact that many banks no longer issue counter check blanks. This may have occurred in some states sooner than others.

Most of us know the meaning of the bold numbers in the lower lefthand corner on the checks. For the benefit of anyone who may not, they are known as Magnetic Ink Character Recognition. This is probably the most evident change in recent years. These numbers can be read with little concentration by anyone - and without any use of machines. Magnetic Ink Character Recognition numbers on your checks are the routing numbers of your bank, which for years have been in the upper right hand corner. When a person deposits a check that you wrote out to them, the bank reprints the dollar amount in code with magnetic ink, after this no one else has to look at your check as machines automatically route it back to your bank. When the check arrives at your bank another machine charges it to your account (proving to be accurate) and then it is placed in your file.

I would like to hear from other members who are interested in collecting and trading modern checks. If anyone would like to start collecting this type of check I would be willing to help them get started.

I have about 2,100 different blanks in my collection. I secure my checks with stamp hinges onto a sheet and then into plastic sheet protectors which are placed in three ring note-books. I am trying, now, to get started on the old cancelled type checks.

#### Happy Collecting To All

Fred J. Bolhuis, L.R. #1, Aplington, Iowa 50604

+++++\*\*\*\*\*+++++

W A N T E D \* W A N T E D \* W A N T E D \* W A N T E D

W A N T E D

WESTERN AND MORMON MATERIAL

BANK NOTES - SCRIPT - DRAFTS - CERTIFICATES OF DEPOSIT -  
CHECKS - TOKENS - ASSAY REPORTS - GOLD DUST RECEIPTS -  
WARRANTS - POLITICAL - COVERS AND CORRESPONDENCE - DOC-  
UMENTS - STAGE AND EXPRESS ITEMS - MAIL ROUTES - GOLD AND  
SILVER MINING MATERIAL OF ALL KINDS - EMIGRANT GUIDES -  
PAMPHLETS- ORIGINAL DTE PROOFS WITH "WESTERN FLAVOR."

If cash is no inducement - I have some exciting material  
along these lines for trade.

ROBERT DICKSON 1524 EVERGREEN DRIVE NORTH OLMSTED, OHIO 44070

+++++\*\*\*\*\*+++++

\*\*\* W A N T E D \*\*\*

OLD CUT-OUT MAIL DEVICES and  
OLD CHECK PROTECTORS

Robert Flaig P.O. Box 27112 Cincinnati, Ohio 45227

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## B O O K   R E V I E W

By J. E. Weaver

Woodland, Ca.

"William Tecumseh Sherman, Gold Rush Banker" by Dwight L. Clark, published 1969 by California Historical Society, San Francisco, distributed by Lane Magazine and Book Co., Menlo Park, California 94025 (\$9.95).

On the presumption that anyone interested in checks has an interest--or at least a curiosity--in banks and bankers, I suggest this new release.

Yes, the subject of this book is the man you know as General Sherman, famous for his march from Atlanta to the sea and for the phrase "War is hell". As a matter of fact, he thought banking was hell too, at least at times.

Sherman graduated from West Point near the head of his class and, on his early duty stations, studied law in his spare time. Partly because of his legal training, he was appointed assistant adjutant general in California during the Mexican War. It was in Monterey in 1847 that he met Henry Turner, also there on a military assignment. Turner <sup>was</sup> related by marriage to James H. Lucas, senior partner of Lucas & Simonds, an important St. Louis banking house. St. Louis, along with the rest of the world, was caught up in the California gold fever in the early 1850's and Page, Bacon & Co., another St. Louis banking house, opened a branch in San Francisco. Lucas and Simonds saw an opportunity there too, and, thru Turner, offered Sherman a liberal salary plus a one-eighth interest in a new partnership. Sherman resigned from the Army and in October 1853, joined the bank, named Lucas, Turner, & Co. which Mr. Turner had set up just a few months earlier.

With Sherman on the scene, Turner returned to St. Louis. Sherman made the major policy decisions and was responsible for what we today call public relations, while an experienced banker, Benjamin Nisbet (formerly with Page, Bacon & Co.'s. San Francisco office) was responsible for the day to day operations. Sherman kept the home office closely informed principally by letter each steamer day to Mr. Turner and it is this correspondence on which this new book is based. Through Sherman's letters, we watch the progress of the bank, Sherman's development and disillusionment as a banker and finally the liquidation of the partnership in 1857. A one word description of Sherman as a banker would be "conservative". He was seldom completely free of asthma symptoms and at times, predicted his ~~own~~ early death from this malady. To be an asthmatic, conservative banker in wildly speculative San Francisco in the middle 1850's was almost too much. Sherman watched his competitors take the business of many of his merchant customers by extending credit he would not sanction. He also watched most of his competitors "go down the drain" in the panic of 1855 which Lucas, Turner & Co. survived.

Through Sherman's letters, you sense the color and excitement of these pioneer days, and watch even the activities of the legendary Vigilance Committee. You appreciate what it was to be a banker in those turbulent days when banking practices were so "quaint" by today's standards.



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I would only warn you that this is one of the most "over-researched" books I have ever read and prepare you for some tedious verbage. If, in a letter, Sherman would write that "Mr. Smith has bought the lot next door to the bank", copious notes would tell you where Mr. Smith was born and schooled, when and how he came to California, whom he married etc. etc.--and this might be the sole on-stage appearance of Mr. Smith. I suggest you accept this shortcoming however as part of the cost of gaining a good look at banking as it could only have been practiced in the one-of-a-kind business environment of gold-rush San Francisco.

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\*\*\* ANOTHER NEW IDEA RELATED TO CHECKS \*\*\*

The idea of collecting First Day of Issue Stamps on current checks has created a new interest for stamp collectors and perhaps some check collectors. This came about when Mrs. Vera Braun of Detroit, Michigan remarked to W. Ray Dobson of Nuphil Associates, 33 Rosebery St., Christchurch 2, New Zealand, that she prized a check she had made out to this New Zealand firm. Mr. Dobson explained that all foreign checks which clear New Zealand banks must have a postage stamp affixed.

Varian J. Wilson of Nuphil Associates reported the above interesting fact and your editor found it published in Coin World and The Numismatic Scrapbook publications. The articles went on to say that Nuphil Associates could deposit a check on the first day of issue of a stamp and it would be, with stamp, cancelled on this same day. If anyone has an interest in this type of collecting it is suggested they write Nuphil Associates at the address as given above for further information.

Since this information involved another aspect of check collecting your editor made contact with Mrs. Braun and her interesting letter, in part, follows:....."Varian Wilson's letter was also published in Coin World, January 21, 1970 issue (page 43) and World Coins. I subscribe to Coin World and was quite startled to see a reproduction of my check and the article as I flipped open the pages. There are aspects of check covers of this type that need to be cleared up - the clearance stampings, more attractive checks and knowing before hand when new stamps are to be issued. I depend on Nuphil of New Zealand for ample notice so that I may get my checks there in time; also, I've sent a few checks with no date, made out to Nuphil Associates - for \$2.00. They fill in the dates and cash them in on the date of the new stamp issue. The \$2.00 amount is recommended as the least amount the New Zealand bank cares to handle in volume. New Zealand uses the more formal spelling - CHEQUES."

Because of the reporting of this interesting form of collecting and the exchange of correspondence between Mrs. Braun and your editor, I am happy to report Mrs. Vera Braun is now a member of CCRT. WELCOME!

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Share your collecting interests with your fellow members. Send your editor an article about your collection or some specific part of it. Needed also are current news items, book reviews, and information on referenced material. Clear pictures are always welcome, they will be returned unharmed.

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E-A-R-L-Y C-H-E-C-K-S

Mr. J. Roy Pennell, Jr. of South Carolina has a very good suggestion concerning old checks. Herewith is a quote from his January 30, 1970 letter: "I think that it would be nice to start two lists of checks. One list would contain the bank name and date of the earliest known check from each state. The second list would contain the names and earliest known dates of banks issuing 18th Century checks. A running list could appear in each Check List until the lists are fairly complete. At this time new additions could be listed. I'm enclosing photos of two checks on the Bank of South Carolina. One is the earliest check in pounds and the other the oldest in dollars. Oldest, that is, until someone finds some earlier. An interesting fact about this bank is its Official Charter date of 1801. These checks antedate the charter some seven years."

On the opposite page are the photographs of Mr. Pennell's earliest checks. Since the photographs are not too contrasty, I'm not sure you'll be able to make out all the details using our present form of reproduction.

This can be a very interesting and informative feature and it is hoped you'll go through your checks and find your earliest ones from your state as well as your earliest 18th Century checks. Will you help make this an interesting and continuing feature? Send the information to your editor...NOW! In some cases he may wish to reproduce it for a coming issue and may request a good clear photograph or the original. In all cases the check will be returned unharmed by registered or certified mail.

So we begin the list:	<u>BY STATE</u>	
<u>State</u>	<u>Bank Name</u>	<u>Earliest date</u>
South Carolina	Bank of S. C.	July 29, 1794 (in lbs)

NAMES & EARLIEST KNOWN DATES OF BANKS ISSUING 18th		
<u>CENTURY CHECKS</u>		
<u>Location</u>	<u>Bank Name</u>	<u>Earliest date</u>
South Carolina	Bank of S.C.	July 29, 1794

Let's make this list grow!

WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED

W A N T E D --- S O U T H C A R O L I N A  
I WANT TO BUY PRE 1865 CHECKS (USED OR UNUSED) ON  
SOUTH CAROLINA BANKS. I HAVE CHECKS ON OTHER STATES  
TO TRADE FOR THE ABOVE. ALSO WANT TO BUY ALL KINDS OF  
SOUTH CAROLINA PAPER MONEY.

J. ROY PENNELL, JR. P.O. Box 358 ANDERSON, S.C. 29621

WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED

No.

Pay *J. Courtney*

or bearer,

*Six Hundred & Twenty* Pounds,

Paper Medium,

Cashier of the Bank

of South Carolina,

Charleston, July 29 1794

*L. 520 --*

*J. Courtney* for  
*James Courtney*

No.

Pay *James Courtney*

or bearer

*One Pound*

Pounds, Paper Medium.

Cashier of the Bank

of South Carolina,

Charleston, *6 Aug*

1794

*L. 1 --*

*James Courtney*

No.

Charleston, May 22 1795

Cashier of the Bank of South Carolina,

or Bearer,

Pay to

*Five hundred fifty nine dollars 80 cents.*

*559 dols. 80 cents.*

*J. Courtney*



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## THE BANK CHECK IDENTIFICATION FORM

By William R. Heald

Albuquerque, New Mexico

The Bank Check Identification Form which is described and illustrated in this article, was designed to help the experienced, and the novice collector, catalog, inventory and classify his checks.

Altho it is generally self-explanatory, a few points should be clarified, so please refer to the letters used in the text, on the form and on the sample check.

- (A) - Write in the full name of the bank as shown on the check.
- (B) - Write in the Federal Reserve District Number and the Banks number as shown on the check; Ex: 95-1
- (C) - Write in the name of the branch office name if any or write MAIN.
- (D) & (E) - Write in the city and state, also address if desired.
- (F) & (G) - The size of the check should be measured and written, length and width, either in inches or millimeters or both. It would be very useful to measure both inches and millimeters at the same time, in case we ever change over to a metric system, then you will not have to go back and measure your checks over. (Note 1)
- (H) - Paper of all types has been used to print checks on and the most common types are listed.
- (J) - Colors listed are the most common types used for various papers.
- (K) - Watermarks - Write in the style or type of watermarked paper used; monogram, design, etc. Also if desired show the size and placement of the watermark, either vertical or horizontal reading.
- (I) - Perforations - Postage stamp collectors use a perforation gauge which shows the number of perforations or holes in a length of 20 mm. Most checks used since the 1900's have been issued in pads or books with stubs (check register) at the end or at the top of the check, or in books of 25, 50, or 100 checks, printed in sheets of 3 or 4 checks to the page, with perforations along the left edge, and top or bottom of the check depending upon its location on the sheet. Older checks and counter checks were usually issued loose and have no perforations on the edge (Note 2)
- (M) - Date - Most checks have printed on them by the printer, a year or date such as 18--, 189-, 190-, 19--, etc. Write in the form the type shown on the check.
- (N) - Date Used - Leave this space blank if an unused check, and if used write in the date shown on the check; 3 Mar. 1925 etc.



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70
- (O) - Printing Style and Color - Write in the style of printing used on the check, if known, such as Old English, Script Roman, Gothic, etc. Also write in the color of the ink used.
  - (P) - Border Style and Color - Write in description or make sketch of the type of border used; plain, none, ornate, etc.
  - (Q) - Pictorial Style - On many of the older checks prior to 1900, and coming back in to use again, graphic representation of figures, famous people, scenery, buildings, locomotives, animals, etc. were used to add some interest to an otherwise dull subject. Many old checks could be classed along with Stock Certificates as excellent examples of the fine, and almost lost, art of engraving
  - (R) - Manufacturer (or printer) of the checks - Write in the name and address of the printer, if known. Usually the name is printed in small letters at the lower left corner or along the bottom edge of the checks. Sometimes the data can be found in the watermark or the design of the safety paper.
  - (S) - Revenue Stamps - The best source of information on U.S. Revenue stamps is in the Scott, U.S. Stamp Catalog, Specialized, any current edition. The numbers used in any article on U.S. Revenues are generally Scott Numbers.  
Applied - Means stamp pasted on the check at the time of use.  
Printed - Means printed directly on the check by the printer.  
Under Cancellations - show the type of cancellation used on the Stamp; such as Pen, Cut, Punched, Rubber Stamp, etc (Note 3)
  - (T) - Supplemental Information - Cancellations - This space is for the cancellations used by the bank at time of payment. This may also duplicate the cancellation used on the Revenue Stamp.
  - (U) - Endorsements - Usually endorsed on the back of the check by the individual or company to whom the check is written.
  - (V) - Signatures - List the signature of the writer of the check and the endorser of the check.
  - (W) - Special Information - List such things as check number, amount of the check, pay to-, cancellations from different banks, what you think has importance historical or otherwise; companies, individuals names, etc.
  - (X) - Source and Cost Data - List where you got the check and how much you paid for it or traded for it.
  - (Y) - Date - Write in the date you filled out the form.
  - (Z) - Check I.D. # - Use your own file number or any system you prefer to identify your checks. Can be listed by state and number sequence such as; Cal-01, Nev-01, N. Mex-01, etc.

(F)

MAIN OFFICE (C)

(B) 25-0  
1522

A) ALBUQUERQUE NATIONAL BANK

(D) (E) (N) M,  
ALBUQUERQUE, NEW MEXICO 10

DAY  
TO THE  
ORDER OF

DOLLARS

(K) V. A. B. MAIL  
7 14 1971 1 12 P. M.

(V)

(G)

01022000081

Note 1 - When dealing with collectors in countries other than United States, Canada, and England, the Metric System is very well to know.

Note 2 - One of the best perforation gauges on the market is the MERIT gauge made by Meghrig and available from most stamp dealers.

Note 3 - I have in my collection a check which used two stamps pasted over the space used for the signature of the writer. When the check was written the signature was written across the face of the two stamps and when cancelled by the bank, a rubber stamp was used. Many other methods of cancellation were also used.

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I have tried to put on this form everything that is important in identifying a particular check, which would be helpful in noting varieties, preventing duplication and as an insurance in case of loss by theft.

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These forms are available from the author, in pads of 25, 50, or 100 for \$1.00, \$1.50, & \$3.00 respectively, postage paid anywhere in the United States or Canada.

Write: William R. Heald, PO Box 216, Albuquerque, New Mexico 87103

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## BANK CHECK IDENTIFICATION FORM

CHECK I.D.# ZBANK - NAME A FED. RES. # B- OFFICE C CITY D STATE ECHECK-SIZE, LENGTH Fa IN Fb MM - WIDTH Ga IN Gb MMH - PAPER, PLAIN    SAFETY    WATERMARKED    OTHER   J - COLOR, WHITE    CREAM    BUFF    CANARY    PINK    RED    LT BLUE   DK BLUE    LT GREEN    DK GREEN    GOLDENROD    OTHER   - WATERMARK KL - PERFORATION, GAUGE #    TOP EDGE    BT EDGE    RT EDGE    LF EDGE    NONE   - DATE PRINTED ON CHECK BY PRINTER M DATE USED N- PRINTING STYLE & COLOR O- BORDER STYLE & COLOR P- GRAPHIC STYLE & COLOR QMANUFACTURER OF CHECK - NAME Ra- ADDRESS Rb CITY Rc STATE RdREVENUE STAMP (S) - APPLIED, SCOTT # Sa PRINTED, SCOTT # Sb- CANCELLATIONS ScSUPPLEMENTAL INFORMATION   - CHECKS CANCELLATION T- ENDORSEMENTS U- SIGNATURES V- SPECIAL INFORMATION W- SOURCE AND COST DATA XDATE Y

FORM 281009-WH-REV 1



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MAIL AUCTION  
(by J. E. Weaver, Auction Manager)

Auction #1-70 is history. We can't say that the response was overwhelming but we did have at least one bid on each lot. Here are the prices realized:

Lot #	Valuation	Sold For	Lot #	Valuation	Sold For
1	\$2.00	\$3.00	8	\$2.00	\$4.10
2	2.00	2.60	9	4.00	6.30
3	4.00	6.85	10	2.50	3.10
4	2.00	2.20	11	3.00	1.85
5	3.00	3.60	12	3.50	4.90
6	3.00	3.90	13	3.50	4.20
7	3.50	4.40	14	3.00	3.60

Only one lot, #11, sold below valuation but even there, we had a high bid of \$3.30. Since the second high bid was \$1.75, it was "knocked down" to the member who bid \$3.30 for only \$1.85.

Which leads us to briefly restate our auction policy: Lots will be sold to the high bidder but at 10¢ over the second high bid if there is one; if only one bid, then at the bid price. See page 22 of the first issue, Vol. 1, Number 1, Issue 1 for complete auction rules.

So let's get on with Auction #2-70. Here are some more interesting lots including quite a few of the popular Montana and other Western items. Send bids, in multiples of 10¢, to J. E. Weaver, P.O. Box 30, Woodland, Calif. 95695, postmarked no later than May 30, 1970. Indicate Lot Number and your bid.

- Lot #1 Two handsome, turn-of-the-Century Iowa items: 1) Bank draft of Farmers & Miners Bank, Lucas, Iowa on Chicago correspondent, 4-24-1900. Engraved vignette of U.S. Battleship Iowa under full steam; and 2) Certificate of Deposit by same bank for \$50.00 6-17-1901 with intertwining FMB monogram. Both Carry tax imprints  
RN-X7.....\$2.50
- Lot #2 Seven routine, non-illustrated 19th century checks of N.J., N.Y., & Pa. banks. Four between 1867 & 1881 with R15, RN-B1, R152 and RN-G1. Two others (1884) on highly colored stock with bank crest.....\$2.80
- Lot #3 Draft of "Banking House of L. H. Hershfield ('and Co.' added in red ink) Helena, Montana", on Bank of Calif. S.F. The sought-after "miner & dog" number. Payable "in American Gold". Bears green RN-B6. Nice, early date (9-23-66) but frayed top and bottom borders and many creases.....\$5.00
- Lot #4 Another later miner & dog (9-9-67) by "Banking House of L.H. Hershfield & Co." Helena. Good condition; bears RN-B1. Payable to Conrad Kessler, Esq., prominent Helena businessman (Kessler's Brewery).....\$3.00

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- Lot #5 Draft of First Nat'l., Helena on First Nat'l., NYC 8-4-83 with RNGL. Features handsome embossed seal of bank used to protect amount-in-numerals..... \$3.00
- Lot #6 Hershfield (Helena) draft dated 11-5-81 on Kountze Bros., NYC for \$582. Payable to Sebree, Ferris & White, early forwarding & commission merchants..... \$3.00
- Lot #7 First Nat'l., Helena draft (underprinted "Original") on NYC correspondent 8-10-74 for \$5,553.59. Amount-in-numerals protected by grid of embossed dots. Bears R135..... \$3.00
- Lot #8 Full sheet of 3 blank, unused checks on London & San Francisco Bank, Limited showing date line, 187\_\_\_. In red ink with stately crest on paper showing full watermark of bank on each check and yellow RN-F2. Perfect condition.....\$6.00
- Lot #9 Four turn-of-the-Century Californias: San Francisco Nat'l Bank (small check) 10-3-98 with R164; same bank, large check, 5-29-99 with RN-X7; California Safe Deposit & Trust Co., SF 8-1-98 with R155; and Central Bank, Oakland 12-30-1901 drawn by London-Paris Cloak Co., Inc (end panel adv.) & illustrated with engraving of bank bldg.---RN-X7..\$2.00
- Lot #10 Check on "Messrs Parrott & Co, Bankers, SF" 12-11-1863 with nice copy of full-margined imperf R5; and check on private bank of C.T.H. Palmer, Folsom, Calif (Palmer was at same time Wells, Fargo & Co. agent in Folsom--conflict of interest?) dated 2-27-1866. With R6.....\$3.00
- Lot #11 Original of Certificate of Deposit drawn by "Adams & Co. Express & Banking Office, San Francisco" for \$85 10-9-1854 with engraving of Adams & Co. Headquarters building plus miner with pick and gold pan.....\$5.00
- Lot #12 Three Montana printed postcard advices (one UX5 & two UX7's) with appropriate (poor) postmarks acknowledging receipt of collections, etc: 1) From Bozeman Nat'l 8-6-86 to First Nat'l Helena; 2) Banking House of Henry Elling, Va. City 10-19-82 to "E. W. Knight, Cashier, Helena"; and 3) Donnell, Clark & Larabie, Deer Lodge, 10-13-79 to L. H. Hershfield & Bro. Helena.....\$4.50
- Lot #13 Certificate of Deposit (In United States Gold Coin) of The Carson City Savings Bank, Carson, Nevada, \$200, 10-9-1883. Amount in figures protected with grid of diamonds. Form illustrated with ferocious looking eagle at left, stylized 1870 silver dollar at right.....\$2.00
- Lot #14 Check on The Bank of California, SF 12-27-78 by Pacific Powder Co.. Bears unexplained rubberstamp imprint simulating Moffat & Co. \$5.00 gold coin (See query section of this Check List).....\$2.50

SEND BIDS EARLY!

END OF SALE

SEND BIDS EARLY!

Please re-read the "ground rules" set forth in detail in the January Check List, pages 22 and 23 which will again apply.

86.27  
Apr. 70

UNITED STATES REVENUE  
STAMPED PAPER  
BY: SAMUEL S. SMITH (ARA )

The following article is reprinted with the permission of Mr. Samuel S. Smith its author. It was published in a recent issue of the AMERICAN REVENUER, a fine publication of the AMERICAN REVENUE ASSOCIATION.

What is Revenue Stamped Paper? If you ask this question you are in good company - the company of many U.S. dealers and collectors. At a recent ASDA show, out of 15 dealers surveyed, only 4 dealers knew what it was, and only one of these had any items at all. These stamps were preprinted on checks, receipts, stock certificates, bonds and insurance policies. They were authorized by Congress in 1862 and used until 1882. Values range from \$.01 to \$1.00 and bear the legend "United States Internal Revenue." These were in use simultaneously with the 1st, 2nd, and 3rd Revenue series, and as Vanderhoof described them: "They were used in lieu of adhesive stamps and thus bear the same relation to other revenues that envelopes bear to adhesive postage stamps."

Perhaps no section of Scott-listed U.S. Revenues has been more neglected than Revenue Stamped Paper. In the 107 years since the first printing of these stamps, only three detailed listings have been compiled. The first was by E.B. Sterling in his 1888 Catalog, which remained the only reference for 20 years. Then in 1908 A.F. Henkels revised the Sterling list, in two articles written for Mekeels Stamp Weekly. No further work was done in the area for almost 30 years until E.R. Vanderhoof compiled a list in 1936. The Vanderhoof list was drawn from the Sterling and Henkels studies, but greatly simplified their listing to only 208 varieties. Since Sterling had listed 244 items and Henkels had expanded the Sterling list to 292, at least the Vanderhoof list gave collectors a reasonable basis to form a collection.

Scott's first listed these stamps in its 1937 U.S. Specialized, under the prefix SP, which obviously stood for stamped paper. In 1940 the prefix was changed to RN. Scotts used the same design classifications as Vanderhoof, lettering the dies from A to Y. Unfortunately the similarity of listings ended here. While the other authors had broken down their dies in detailed colors, Scott used only major colors such as red, orange and brown, with the notation "shades" after these. Thus Scott listed only 141 numbers, skipping many of Vanderhoof's numbers for no apparent reason. For example under the A die or design, Vanderhoof had shown nine colors numbered 1 to 9. Scott lists only six colors, numbered 1 to 9, but omits 4, 6, and 7, thereby depriving collectors of a complete method of cataloging the items in their collections.

As one might imagine, with such a haphazard handling of the cataloging of varieties, prices were handled no better. A review of the catalog prices from the 1937 to the 1969 editions shows no change in a majority of the prices. Since RN items rarely appear in auction, prices are admittedly difficult to determine, but certainly to ignore them is not a realistic solution. In the June 1968 Siegel auction a copy of RN-A10, listed for \$7.50 in the 1937 and 1969 editions, sold for \$52.50, while a copy of RN-12, which cataloged for \$12.00 throughout the years, realized \$80.00.



Under these circumstances, collectors can find different dealers asking from \$.50 to \$5.00 for the same items.

Thus ignored by the collectors, avoided by the dealers, and left in limbo by the cataloguers for these many years, the area of U.S. Revenue Stamped Paper represents an opportunity for exploration and development. During the past three years I have attempted to bridge the gap between 1936 and the present, and reach a happy medium between the 292 varieties of Henkel and the meager 141 items covered by Scott. I must confess that despite three years of work in this area, correspondence with other RN collectors, and the canvassing of dealer stocks, there are many varieties that I have never seen. Likewise I have come across varieties unlisted by any of the researchers. Perhaps with the aid of ARA members, some modern listing of varieties and current prices can be made. Such a job cannot be completed alone, and I welcome any help through correspondence, or loan of items for inspection. In future issues I hope to cover die design, with special emphasis on color shades, usages, and errors. Address all letters to Samuel S. Smith, 407 Lincoln Road, Suite 9-A, Miami Beach, Fla. 33139.

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Since most of us have many old checks bearing Revenue Stamps, information pertaining to these stamps increases our total knowledge of the items we collect. In a second article by Mr. Samuel Smith, to be published in issue No. 3, background and historical information is given pertaining to these Revenue Stamps.

Certainly among the thousands of Revenue Stamped checks in the collections of C.C.R.T. members there must be some varieties which would be of interest to the author.

WANTED TO BUY, SELL OR TRADE-----UNITED STATES REVENUE  
STAMPED PAPER ( SCOTT'S RN )

Collector wants all types of revenue stamped paper in forms of checks, receipts, bonds, stock certificates, certificates of insurance, etc. Also welcome trade of information in this area to aid me in my research. All inquiries answered, send lists of wants and duplicates.

Samuel S. Smith, 407 Lincoln Road #9-A, Miami Beach,  
Florida 33139

o o

Bid in the current auction; send material for the next one to our auction manager!

There has been little or no response for the reporting of reference material on checks, banking and etc. This is an important item -- without reference material, research is difficult. Help increase our reference listing, send in the information, your editor will publish it....for the benefit of all.

Tell your collector friends about CCRT!

# THE LONE EAGLE

Pictured below is page 1 of Americana Mail Auction #34 which had its closing date March 5, 1970. Illustrated is the description of the lot and some of its contents. Charles A. Lindbergh was the idol of every boy of his day.

Mr. George M. Rinsland who sponsors Americana Mail Auction will send you four or more auction catalogs per year for \$1.00. Each catalog contains hundreds of items in all facets of Americana, including checks on occasion. Americana Mail Auction, 4015 Kilmer Ave., Allentown, Pa. 18104.

## AVIATION HISTORY

10. CHARLES A. LINDBERGH - The Original Bank Statement for \$15,000.00 deposited in account with the U.S. National Bank, San Diego, Cal. on Feb. 25, 1927 for the building of THE SPIRIT OF ST. LOUIS and 6 (six) checks he drew against the building of the historic plane. The checks are #11 paid to Ryan Airlines, who built the plane; #6 and #12 to Hazard-Gould Sport Co. (trucking firm who removed wing from 2nd floor of Ryan building; #4 paid to U.S. National Bank and #10 and #13 for "Cash." The bank statement has mended folds; the 6 checks are in mint condition and all legibly signed by Lindbergh. ALSO included are about 20 related items, including letters by Gerry Gould, of Hazard-Gould Co., Ed Morrow, Mr. Wagner, of Ryan Aero Library, etc.

THE GROUP - MINIMUM BID \$2,000.00

IN ACCOUNT WITH  
UNITED STATES NATIONAL BANK  
SAN DIEGO, CALIFORNIA

PLEASE REMIT BY CHECK OR COMMISSIONS WITHIN TEN DAYS  
OTHERWISE ACCOUNT WILL BE CONSIDERED CORRECT

DATE 1927 NEW BALANCE

FL-21 15,000.00  
FL-22 7,420.00  
MAR 9 5,420.00  
MAR 14 5,070.00

MAR 22 5,020.00  
MAR 28 4,970.00  
MAR 29 4,945.00  
APR 4 4,021.73  
APR 9 3,971.73  
APR 12 3,827.61  
APR 19 3,777.61  
APR 21 3,751.41  
APR 23 3,716.31  
APR 30 71.11  
MAY 5 66.11  
111.22  
555.53

UNITED STATES NATIONAL BANK  
SAN DIEGO, CALIF.

SAN DIEGO, CAL. 4/18/27 No. 11

PAY TO THE ORDER OF Charles A. Lindbergh \$85<sup>77</sup>/<sub>100</sub>  
Eighty five and 77/100 DOLLARS

\$85<sup>77</sup>/<sub>100</sub> Charles A. Lindbergh

85.77

100.00

3,500.00

2,000.00

350.00

50.00

50.00

25.00

923.27

50.00

343.51

50.00

26.00

84.00

2.00

2.00

NAME

ADDRESS

SAN DIEGO, CAL.

UNITED STATES NATIONAL BANK

1927 No. 11



UNITED STATES NATIONAL BANK  
OF SAN DIEGO

SAN DIEGO, CAL. 4/18/27 No. 11

Hazard-Gould Sport Co. 26<sup>00</sup>

Security of the

\$26<sup>00</sup> Charles A. Lindbergh

25<sup>00</sup>

both Lindbergh



# W E L L S, F A R G O & C O M P A N Y

Vol. 70

By J. E. Weaver

Woodland, Calif.

Just about every check collector with whom I correspond asks, sooner or later: "Do you have any Wells Fargo checks for trade or sale?" If they know that I'm employed by the Wells Fargo Bank, it's an especially logical question but even those who don't know my employment ask just because I live in the West. I guess I don't have to convince anyone that Wells Fargo checks, drafts, deposit receipts, bills of exchange--just about anything with the name on it--are much sought after by collectors. Unfortunately, I don't have any duplicate WF material--sure wish I did.

So who and/or what is Wells Fargo? Henry Wells and William G. Fargo were both pioneers in the express business that was born and prospered in New York--New England area in the very late 1830's and 1840's. Early in 1852, they decided the time was ripe for a move into the fast developing West Coast market where Adams & Co.; Page, Bacon & Co. plus many smaller local express companies were reaping rich rewards. Although gold had been discovered in the California foothills in January 1848, it was 1849 before there was much activity and 1850 before there was traffic enough to attract Eastern capital. Wells, Fargo & Company was organized in New York in March, 1852 and launched both an express and a banking business in San Francisco about four months later. These two functions were kept separate in San Francisco with Samuel Carter in charge of express and experienced banker R. W. Washburn in charge of banking.

Within a few days, the company opened a branch in Sacramento, not only the state capital but also a giant step closer to the gold fields. Branch followed branch in rapid order and in addition, mergers with or purchases of smaller, established companies were frequent. A money panic in February, 1855 proved fatal to most of the competition in both fields and when the smoke cleared, Wells, Fargo & Co. had a virtual monopoly. Although a few banks and express companies survived the panic, and others were subsequently opened, Wells, Fargo & Co. dominated to the point that by 1880, there were 573 offices of the company including over 100 in the Mother Lode gold region alone.

The Company's express business far overshadowed the banking business and in offices outside San Francisco, the latter was conducted rather incidentally to the former. Banking services offered were pretty much confined to acceptance of gold dust for deposit (or for shipment via the express) or in exchange for a "Bill of Exchange". Mr. Lee's fine article in the January Check List (page 12) covered this document but there's a little more to the story. He covered bills of exchange most fully under Foreign Exchange, indicating that they were drawn in triplicate. In our check collecting, we are most likely to run into bills of exchange that were used domestically, not in foreign trade. Most all of the early California banks and express companies "sold exchange". Gold was being mined here and almost all goods had to be imported from Eastern states. Now the merchant paid for his goods with a variety of documents (checks, drafts, etc.) as described by Mr. Lees, but the miner who had dust beyond his modest needs wanted to get the money "back home". He had no checking account of course, so he purchased a bill of exchange, paying a



minimum of 50% of the face amount for the service. Most bills of exchange were drawn on banks and/or bankers in St. Louis, Philadelphia or New York although the larger companies could provide exchange on a wide variety of cities east of the Mississippi. The purchaser received his document in triplicate, per Mr. Lees' foreign transaction, in this case, he customarily sent one copy by ship around the Horn, a second via ship to Panama and across the Isthmus, and a third overland via stage coach. The first document to be presented to the drawee bank was paid and the others became "worthless". I use the word advisedly since these mementoes bring some fancy prices where such things are sold. As soon as the transcontinental railroad was completed and dependable transportation provided, the seconds and thirds were largely unused and we see many more of them today than we do of the originals or "firsts of exchange".

Merchants and professional men, even in the more remote parts of the West, could and often did have a checking account with Wells, Fargo & Co. with which to pay bills, but the account was apparently, always carried at the banking office in San Francisco. While I have quite a few checks drawn on WF & Co. bearing date-lines such as Folsom, Cedarville, Smith River, and North Bloomfield (all except the first being small remote villages) I am satisfied that the WF & Co. office in these places did not have bookkeeping--or even teller--facilities as we know banking today. These small offices did however issue bills of exchange and most, I believe, would issue receipts against deposits of dust. Later, a money order service was available in lieu of bills of exchange and many of these forms are found in collections.

A semi-banking service available from Wells, Fargo & Co. offices was a collection service. A resident of, say, Oroville could collect a matured State bond through the agent in Oroville who wrote up the "commission" on an envelope and forwarded it to the company's agent in Sacramento. A messenger there would carry out the instructions on the envelope. While a bit outside the scope of "check collecting", these colorful envelopes and their interesting instructions are eagerly collected by Western history buffs.

Mention should certainly be made of the mail service conducted by the early express companies, including Wells Fargo. The pioneer companies in the East soon learned that they could provide mail service to the public that was faster, more reliable and even cheaper than that provided by the federal government. There were many who advocated that private enterprise take over this vital function entirely but Congress could never quite see it that way. (Isn't it interesting that this same proposal is still being heard today?) In the early West, only the largest communities could generate sufficient mail volume to qualify for a government post office and mail service was primarily provided by the many express companies. Although the public could send a letter via the US Mail for 3¢ and then 2¢, many preferred to pay 10¢ for a Wells Fargo envelope which bore both a US stamp and the company frank. These envelopes were deposited in "mail boxes" provided in convenient locations by the company and were handled just as express shipments were handled. Some 400 or 500 other express companies are known to have provided a similar, though often geographically limited, service and these early Western "covers" are irresistible to philatelists.

While Wells, Fargo & Co. had nothing to do with the founding of the Pony Express, it did take over the service from the founders and continued it until the transcontinental telegraph lines were in operation. Even more a part of the public image of the company is the Concord stagecoach. In these fabulous vehicles, whether owned by Wells, Fargo or others, rode the "treasure boxes" and the many other items of express that the company handled. The stagecoach is quite logically the symbol of the present-day Wells Fargo Bank.

Wells, Fargo & Co. was legislated out of the mail business in the 1890's and finally out of the express business. At the start of World War I, the government saw fit to merge the express business of the company with that of its three competitors into one company called the Railway Express Company, which survives today as REA.

As the 19th century came to a close, the banking end of the business fell out of favor with the company's directors who felt that it tied up too large a share of the company's capital in relation to its profits. In 1905, they were glad to merge it with the Nevada National Bank, founded in 1875 by the Silver Kings of the Comstock--Messrs. Fair, Flood, Mackay & OBrien. The merged bank was called Wells Fargo Nevada National Bank, a name subsequently shortened to simply Wells Fargo Bank. Within the past year or so the stockholders of the bank approved formation of a "one-bank holding company". For a sizeable sum, the full rights to the use of the original name Wells, Fargo & Company, were acquired from those who fell heir to it at the time of the express merger and is now the name used by the company.

Any "checkophile" visiting San Francisco is encouraged to visit the History Room maintained at the bank's headquarters at California and Montgomery Streets. Lacking this opportunity, you can obtain a free copy of a small booklet telling about the company and the mementoes on display by writing Mrs. Irene S. Neasham, Director, History Room, Wells Fargo Bank, 464 California Sta., San Francisco, Ca. 94120.

The colorful stuffer attached below is the "brainchild" of one of our members who is also a dealer in paper money and other numismatic items. He helps publicize CCRT by placing one of these in each of his orders and/or correspondence to buyers and etc. It has brought us inquiries and results!

## WANTED WANTED WANTED

I AM COLLECTING NEW UNUSED BANK CHECKS FROM ALL BANKS OF THE U.S.A. I CAN GET. I CAN USE ONE CHECK FOR MY COLLECTION AND I CAN USE FULL BOOKS OR PADS OF CHECKS FOR TRADING WITH OTHER CHECK COLLECTORS. I WILL EXCHANGE CHECKS FROM MY AREA (TENN.-KY) FOR CHECKS FROM YOUR AREA OR I WILL BUY YOUR CHECKS WHICH WILL HAVE TO BE VERY REASONABLE IN PRICE AS THIS IS AN NON-PROFIT HOBBY.

WE NOW HAVE A CHECK COLLECTORS CLUB ORGANIZED WITH A QUARTERLY CALLED, "THE CHECK LIST" IF ANY ONE IS INTERESTED, WRITE: "CHECK COLLECTORS ROUND TABLE", P.O. Box 27112, Cincinnati, Ohio 45227. Mr. Robert Flaig is Publisher. THANK YOU

J. R. COKER — Route # ONE  
MITCHELLVILLE, TENN. 37119  
CHARTER MEMBER CCRT 66



5. 65  
Apr 70

The following informative article appeared on the pages of the "Currency List" sent out by Hickman & Waters dealers in paper money. It is printed here with the permission of Mr. John Hickman, the author. = = = =

The story of the very important part played by the independent banker in the development of our country's resources and in the shaping of the American character is one of great fascination.

Many of our early banks had their beginnings as small merchants who, because they had a strongbox or safe, were called upon to hold for safekeeping many of the communities valuables. Many of these retail merchants were required to "carry" the local farmers and other customers for months before their accounts could be paid. His judgement in extending credit accommodations to the people with the character and ability to pay him their debts when due, determined his success or failure. His entire capital was usually "on the line".

The need for banking facilities were most apparent to merchants of this sort, and in thousands of cases all over America, the leading merchant was instrumental in organizing the local bank. He helped to select the directors, stockholders and management of the bank. He knew who owned the best land, who had the best character and prospects, and most important, he had a vested interest in the development of his community.

A bank enabled these individuals to tap the dormant funds of the community and to encourage the people in whom they had confidence with credit accommodations. This was particularly true up to the beginning of the first World War. Most of the leading firms in almost every field of endeavor had their beginnings as a small enterprise, dependent on local bankers for encouragement and financial assistance. A timely bank loan has saved many a fledgling endeavor from going by the boards. In a time when the government did not require vast sums, nor guarantee deposits, the rural banker in America had to be made of pretty stern material, maintaining the confidence of the saver and prudently extending the bank's credit. Many heroic and even visionary bankers have made outstanding contributions to the building of communities and businesses.

The signatures found on National Bank notes come down to us as testimony of the lives of many of these individuals. Truly, Nationals are Americas' commemorative paper money, preserving and honoring the names of the towns, the banks, and the men who, to a large degree built our country.

^ ^ ^ ^ ^

The old checks, drafts and other related banking instruments are the recorded evidence of this early banking history. They record the names of business-men, banks, towns, stores, shops and industries of our early growing country.

+ + + + + + + +

BID ON ITEMS IN THE CURRENT AUCTION!

OFFER YOUR DUPLICATES FOR THE COMING AUCTION IN NEXT ISSUE!



\*\*\*\*\*

## CHECKS, ETC. : (mostly one of a kind)

\*\*\*\*\* App. 75

L1	SOLEBROCKDALE RR Co Phila. 1866, Description of shares, receipt, new, ...	21.50
L2	OLD COLONY STEAMBOAT CO. Boston, Treas. ck. on Merchants Bk. unissued. ...	.50
L3	BARNSTABLE BK. Hyannis, Mass, Cape Cod RR, vignette-old time 4-4-0 with tender, unissued, 1866; with stock ctf on same Co. 1840, The Pair. ....	5.00
L4	GLOBE NATL BK. Boston, Boston & Providence RR Corp, Div #92, prtd rev slip, Nov. 1882, signed, cancelled, along with stock ctf on the same company, engraved by American Bk Nt Co, signed, punch can. The pair. ....	5.00
L5	UNION BANK, N. London, Conn, ck of the NE RR Co, 1898; along with stock ctf on the same Co, vig of steam engine, unissued, invisible mend. Pair. ....	4.00
L6	MERCHANTS NATL BK, Boston, Old Colony RR Co, Div #82, rev. sp affixed, Oct 1898; with a stock ctf on same Co, cancelled, brown on white, Pair. ....	3.00
L7	As above with unissued check and stock certificate, The Pair. ....	4.00
L8	NEW BEDFORD RR CO, Fitchburg, Mass, sight draft, pen can., rev spd. affixed, 1874; with handsome First Mortgage Bond with forty \$35.00 coupons attached, handsome vig., punch cancelled, attractive for framing, Pair. ....	5.00
L9	THE EXCHANGE NATL BK, Colo, Sprgs, Colo, 1929 issued, cancelled. ....	.25
L10	THE BRUIN INN, C.S., Colo, on above bk, teens, issued, cancelled. ....	.25
L11	THE FIRST NATL BK, Franklin, O, rev. sp. affixed, signed, tear can. ....	.75
L12	WM STEPHENSON, General Mdse, Alton, Kansas, on the First Natl Bk, Osborn Kansas, lg ck with doc. sp affixed, signed by Stephenson 1898. ....	2.50
L13	THE F.N.B., Waverly, N.Y., 1898, doc. sp. affixed, tear cancelled. ....	.50
L14	BANK OF GREENBRIER, Lewisburg, W. Va., 1900-01, doc. sp, tear can. ....	.50
L15	BANK OF CALIFORNIA, S.F., on the N. Pac. Trans Co., pt. rev. st, 1872. ....	1.75
L16	Subscription Receipt Rocky Mt New Printing Co, 1892, filled out. ....	1.25
L17	FARMERS BK AT WILMINGTON, Del, 1880, blue rev sp, issued, cut can. ....	2.00
L19	JOHN CONLY & CO BK. La Porte, Calif, 1860's rev. st, cut can, special. ....	1.25
L20	F.E. EVERETT, BANKERS, Golden, Colo, 1882, spindled, rare early west. ....	3.00
L21	L.J. SMITH & CO BANKERS, Golden, Colo, 1882, rev sp pt. cut can. ....	3.00
L22	DEFIANCE NATL BK, Ohio, 1890, Eagle, rev st. pt., issued, blue paper. ....	1.25
L23	Receipt of the North American Life Insurance Co, 1867, rev st, vig. Eagle above world, filled out and signed, large size, rare. ....	4.00
L24	ROCKY MT. NATL BK, Central City, Colo, on Koutze Bro, N.Y., Large Ornate check, early date 1870's, vig Indian fighting bear, rev sp pt, stained. ....	2.50
L25	FARMERS & MINERS BK, Lucas, Iowa, magnificent vig. of US Battleship Iowa, pt rev sp, hole can, 1900-01, large handsome check, good paper. ....	1.25
L26	PRESIDENTIAL APPOINTMENTS, large size, consular appointments with US paper seal intact, all bearing the printed facsimile signatures of the President. These are prepared by the Dept. of State and sent to the consuls involved. Ideal for display. Have Herbert Hoover, Franklin D. Roosevelt and Harry S. Truman. .... Each. ....	5.00
L27	TREASURER OF THE CITY OF CRIPPLE CREEK, Colo., Seal of State, early teens on yellow paper, written to various town officials for work, etc. ....	1.50
L28	THE COLORADO TITLE & TRUST CO., C.S., Colo, 1919, green, punch can. ....	.25
L30	THE GIRARD LIFE INSURANCE AND TRUST CO., Phila 1894, cut can, signed. ....	.75
L31	FIRST NATL BK OF BENNINGTON, Vt. 1869, rev. sp, cut can, attractive. ....	1.25
L32	ADAMS EXPRESS COMPANY, Phila, Bill of Lading, signed in excellent condition, 1870's. ....	3.00
L33	As above only not issued. ....	3.00
L34	RHODE ISLAND HOSPITAL TRUST COMPANY, Providence, R.I., Providence, Warren & Bristol RR Co., signed and cancelled, 1887. ....	1.50
L35	GOLD MINE STOCKS - 2 ornate certificates of the 1890's from the famous mining area of Cripple Creek, Colo.,--The Buena Vista Gold Mining Co., and The New York Tunnel & Mining Co. beautiful, unsigned and mint condition with company seal to left....included a reproduction of early mining map of Cripple Creek---The Pair plus map, 3 pgs. ....	4.00

PLEASE ORDER BY NUMBER \*\*\*\*\* ALL ITEMS POSTPAID  
PAUL R. PEEL, 1748 SAWYER WAY, COLO. SPRINGS. COLORADO 80915  
 (always willing to buy, sell and trade)

The following is the first paragraph from an article entitled "Do You Know-?" authored by Mr. Ed. Shlieker of Chicago, Ill. which appeared in the January 1970 issue of The Rag Picker, the official publication of The Paper Money Collectors of Michigan. It is re-printed here with the permission of Mr. Ed. Shlieker and The Paper Money Collectors of Michigan.

#### DO YOU KNOW-?

By Ed Shlieker F.O. Box 66061, Chicago, Ill. 60666

Do you know that many bank cheques were used as legal currency during the Mexican revolution of 1914 due to the lack of Federal issues? In many cases the validity of these cheque notes was more sound than the existing currency. They were emergency issues to meet the demand and need of the time. One typical special series was issued in several denominations by the Banco de la Laguna de Coahuila of Torreón. Do you have a bank cheque note in your collection?

While Mr. Shlieker is not a member of CCRT, his specialty is Mexican Paper Money, he was kind enough to write your editor additional information relative to the above paragraph so all our members would know more about this specific area of interest. The illustrations are of checks in Mr. Shlieker's collection. The following are excerpts from his letter:

".....The collecting of obsolete checks in this area will take on a new and very important significance as these checks served as an emergency measure both during the Revolution period as well as prior. They fulfilled a desperate need for some type of currency as well as a means of conducting business, on a sound monetary basis.

"To outline, and just a typical example, as copies enclosed illustrate two specimens, (SEE FOLLOWING PAGES) and prior to the Revolution; please note that these payroll checks were issued payable in Mexican silver and Mexican pesos. The reverses will tell a very interesting story, as you note that both are endorsed with the Mexican Federal revenue stamps, with stubs. (the stamps are probably worth more than the notes) They are the postage stamp type; and also note the endorsements as they traveled about. Of particular interest is that check C 193 did not return to the home bank until four months later. Without a doubt valid checks of this type were used as a good sound collateral or security drawn on an American Bank acknowledged by the Mexican Federal government, so you see they definitely had a purpose in the economic situation at the border.

"Don't forget, Mexico at this time, and especially at the border was the most remotest area from their capitol, altho most state banks were active in issuing currency, the closest being Hermosillo, Sonora, whom issued very little paper money, thus the need for a substitute at the border, valid U.S. checks. There was very little commerce at this point on the border, thus the need. I think you will find them very interesting and I consider them a very important part of my collection.

".....many state banks during this period issued similar checks, payable to the bearer, in lieu of federal currencies, and a standard form of printed money. Many exist and are uniface, all are

BISBEE, ARIZONA, DEC 6 1906

NO. C 193

THE BANK OF BISBEE, BISBEE, ARIZONA

AT SIGHT

PAY TO THE ORDER OF

*James P. Palmer*

\$20<sup>75</sup>

*Twenty*  
VALUE RECEIVED

75

AMERICAN CUPPER

DOLLARS

TRANSVAAL COPPER MINING CO.

PAY CHECK.

*A. J. Dunn*

CHEF CLERK

BY



*James P. Palmer*

*E. G. Morris*

*A. J. Dunn*

*of our account  
opened to March 1907*

*Superior Mining*

Reverse of C 193



BISBEE, ARIZONA *Oct 14--07*

No. **A** 15172

# THE BANK OF BISBEE

BISBEE, ARIZONA

AT SIGHT

PAY TO THE ORDER OF

*Lorenzo N. ...*

*\$127.<sup>34</sup>*

*One hundred Twenty Seven and 34/100*

PESOS

VALUE RECEIVED

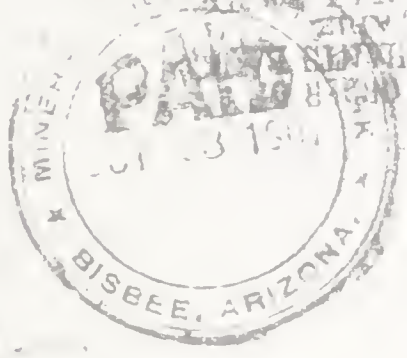
NOT OVER ONE HUNDRED THIRTY \$1300

TRANSVAAL OIL & MINING COMPANY

BY

*W. L. Beauchamp*  
CHIEF CLERK

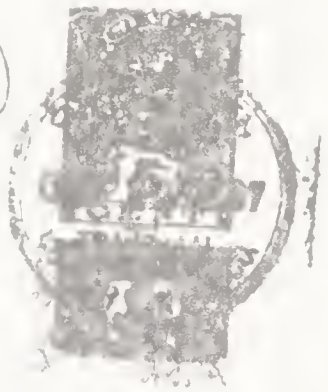
*Manager*



PAY TO THE ORDER OF  
ANY BANK OR BANKER  
IN THE UNITED STATES  
OR MEXICO  
BY THE  
MANAGER

*Transvaal Oil & Mining Co*

*Payable to the order of  
W. L. Beauchamp  
Manager*



Reverse of 15172

P. 62  
Apr. 70

listed in the current issue of Gaytan's "Billetes de Mexico", available from Richard A. Long, F.O. Box 10075, Corpus Christi, Texas, 78410. This catalogue is no doubt the most complete to date, profusely illustrated including the bank checks, as well as some private check issues used as money. It is mostly written in Spanish but is bi-lingual as to the illustrations, they are self explanatory. And as to the catalog pricing, it is easy, a peso is worth 8¢, so you multiply the pesos by 8¢ for the U.S. price, thus-- 40 pesos is \$3.20 US.

"This subject is most fascinating and plays an important part of just how the Mexican banks performed admirably in holding together their particular area, economically, under the most adverse conditions of changing governments, and in most cases disastrous. Richard Long will publish his book this year on the Bancos, or Mexican Bank Notes, and no doubt will indicate more information on these bank checks or notes.

"Whether or not any other country has gone thru this metamorphis period on maintaining somewhat of a stable currency I do not know, altho most found some means of printing money, this also occurred in the Mexican Revolution, period of which thousands of issues were released, and of which I am making a complete study. Some articles to be released as monographs this year, but I sincerely believe that a study of the bank checks is a subject all its own, and certainly falls within the requisite of your organization."

Mr. Shlieker's informative letter closes with the following question: "I often wondered whether this same condition ever existed in our own country during the Civil War period?"

^ ^ ^ ^ ^ ^ ^

A bi thanks to Mr. Shlieker for these many unknown facts. Do some of our members have an answer to the ending question of his letter? Let us hear from you now!

+ + + + + + + + + +

# MEXICAN PAPER MONEY

B U I                      SELL                      TRADE

Collector - Author on Research

ED. SHLIEKER

P.O. Box 66061  
Chicago, Illinois  
60666 U.S.A.

Member ---

ANA -- SN de Mex - IBNS - WFCC  
TANS -- SPMC - PMCM

+ + + + + + + + + + + + + + + + + + + +

Pl. 69  
Apr. 70

# LISTINGS OF

M. FERLMUTTER P.O. Box 48, Watertown, Mass. 02172

U.S. Internal Revenue Tax Stamp, Retail Liquor Dealer, 1878. About 7 x 8"; Lavender colored, A Bureau of Engraving and Printing product, Series 1878, Serial # F68264. With vignette, and engraving; carries the Treasury Seal in blue, with rays, but with "United States Internal Revenue." A rare and beautiful document....\$15.00.

Stock Certificates: Trenton Gold Mining Co., Colorado Springs, Colo., July 26, 1900-\$7.00; Silver State Gold Mining Co., Wyoming/Colorado, May 21, 1902-\$10.00; California-Nevada Consolidated Mining Corp., Arizona, Jan. 9, 1912-\$15.00; New Mexico Mica Mining Co., Denver, Colorado, Nov. 2, 1888-\$10.00; Beatrice Gold Mining & Milling Co., Colorado Springs, Colo., Dec. 18, 1895-\$10.00; Santa Rita Copper and Iron Co., Santa Rita, New Mexico, Dec. 8, 1881-\$20.00; Unity Gold Corp., Colo., unsigned-\$5.00; New Century Gold Mining Co., Wyoming/Colorado, April 3, 1902-\$6.00; King Gold Mining Co., Cripple Creek, Colo., April 2, 1902-\$6.00; Western Gold Mining Co., Denver/Cripple Creek, Colo., April 24, 1901-\$6.00; Buena Vista Gold Mining Co., Colorado Springs, Colo., unsigned-\$7.00; Canon City & Cripple Creek (Colo.) Electric Railway Co. 5% 1st mortgage gold bond, with all 55 coupons attached, Nov. 1, 1897-\$15.00.

Invitation, 5 x 8", with envelope; printed script, with name written in: "The President of the United States requests the company of 'Assistant Secretary and Mrs. C.F. Conant' at the reception in honor of His Majesty the King of the Hawaiian Islands, on Friday evening December 18 at nine o'clock." This invitation was issued by Pres. U.S. Grant to Ass't. Sec. of the Treasury C.F. Conant to attend a reception in honor of King Kalakaua on Dec. 18, 1875.....\$25.00.

Letter, 5 x 8", from M.V. Sheridan, Adj. General's office, Washington, D.C., May 29, 1889. To the Superintendent, Bureau of Engraving & Printing: "I enclose herewith a button from General officer's coat which was requested by telephone this morning for use in engraving bust of Gen. Sheridan on National Bank Note." (Sheridan's vignette was used on the Coin Notes of 1890 and 1891.) Overleaf: Blue stamp "Assistant Chief, Bureau of Eng. & Prin..May 29, 1889." Red stamp, "Office of the Chief of the Bureau of Eng. & Prin...May 29, 1889." Certainly a wonderful adjunctive item in a Sheridan or Coin Note display.....\$75.00.

Wells, Fargo & Co. belt buckles: with horses pulling coach-\$15.00; ornate "San Francisco and Sacramento, Western Division"-\$20; with train, "Bankers & Forwarders"-\$17; with "Alert and Faithful" dog perched on trunk, marked "Colorado"-\$25; same as preceding, "California"-\$20; same as preceding, "Montana"-\$25.00.

L. H. Hershfield drafts, Helena & Virginia, Montana, 1870's & 80's..\$10.00  
Hershfield draft, payable in gold, to "Yu Choung & Co.", and endorsed in Chinese characters...\$20.00.

Colorado checks: Cripple Creek, Leadville, Central City, etc., 1880's; \$2.50 each; With vignettes, \$5.00 each.

Check on 1st Nat. Bank, U.S. Depository, Omaha, Nebraska, to the Rocky Mt. Nat. Bank, Central City, Colo., dated July 15, 1868. Written at Cheyenne, Dakota Territory, with Internal revenue stamp marked "Jul 15, 1868, Cheyenne, D.T." (Later became Cheyenne, Wyo.) \$25.00.



Listings of M. PERLMUTTER, P.O. BOX #48, Watertown, Mass. 02172 (Cont'd)

Carson City, Nevada Certificate of Deposit, "In U.S. Gold Coin" 1870's Vignettes of eagle and 1870 \$10.00 gold piece.....\$15.00.

Ornate checks on Cochise County Bank, Tombstone, A.T. (Ariz. Terr.) --- \$20.00. Less ornate checks on same bank, Tombstone.....\$10.00.

Ornate check on The Mohawk Valley Bank, Mohawk, N.Y., Dec. 11, 1851. Beautiful vignettes of Indian chief and farmer plowing land. Signed by F.E. SPINNER, as cashier, also endorsed on reverse by him vouching for payee's signature.....\$35.00.

Sheet about 7 x 10", magnificent (water colors) coat of arms. Amorial bearings of OSSI HOPAIL or THE GREAT WAR EAGLE. With accompanying 6 x 9" handwritten sheet, describing the coat of arms, both circa 1880. Beautiful and historic Indian coat of arms, depicting a bison, bear and panther, with feathers, scalps, Indian heads, etc., in various colors. Entire unit alludes to written motto: "I'll whip my weight in wildcats." An item worthy of addition to any Indian display, and very rare....\$250.00

Stock certificate, about 5½ x 9½, dated Aug 3, 1872. THE MOUNT NEBO MINING AND SMELTING COMPANY OF UTAH TERRITORY. Owner: Marcus B. Osborn, James F. Bradley, Sec'y; M. B. Osborn, Pres. Attractive and Rare...\$35.00.

Assay receipt, about 4½ x 7½: "Assay Office of Boalt & Stedefeldt, Austin, Nevada, Aug. 16, 1868. Cert. #3392, with 5¢ green Nevada State revenue stamp affixed. Sample of pulp marked '1st clon Rough & Ready Mine, Amador District, 'deposited for assay by 'Capt. S. Kidd,' shows as follows, viz: One ounce contains '3.56' grains silver, value per ton '\$279.67.' signed Boalt & Stedefeldt." As "romantic" an early Western mining item as we have ever seen! Very rare.....\$175.00.

One and Five Dollar "City of Omaha" notes, Nebraska Territory, Oct. 1, 1857. With beautiful vignettes of young girls, Indians on horseback, and a sailor with telescope looking out to sea. Signed by City recorder and Mayor. The pair.....\$45.00.

Certificate of Deposit in "U.S. Gold Coin", Feb. 6, 1872. "Agency of the Bank of California, Gold Hill, Nevada." With Nevada 5¢ green revenue stamp, and U.S. 5¢ orange express revenue stamp affixed.....\$35.00.

Territorial Warrant, Helena, M.T. (Mont. Terr.) 1887. Lewis & Clarke County. Bounty "paid for killing 25 squirrels." Signed and dated. Beautiful condition; crisp unc.....\$50.00.

Unused certificate on the Ellensburg Water Co., Kittitas County, Washington Territory, dated 1885. Very rare.....\$20.00.

Pima County, Tombstone, Ariz. checks; \$10; Tucson, \$8.00.

\$2. Mormon "12 Apostles" note, Jan. 20, 1849, signed by Brigham Young. Crisp unc., reasonably priced at \$175.00.

Rocky Mountain Nat. Bank, Central City, Colorado. With colorful vignette of Indian defending himself from attacking bear.....\$10.00.

Eagle vignette checks, Wetumka, I.Y. (Indian Terr.) \$5.00.

Excellent copies of THE NATIONAL COUNTERFEIT DETECTOR (1912-1918) still available at only \$20.00 per copy; two for \$35.00 postpaid.

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Apr. 70

Listings of M. PERLMUTTER, P.O. BOX #48, Watertown, Mass. 02172 (Cont'd)

Manhattan Silver Mining Co., \$5 script "Five Dollars in Merchantable Silver." Paxton & Curtis, Bankers, Austin, Nevada, 1870's, unused...\$7.50.

Erie Gold & Silver Mining Co., Hooker Ledge, Reese River Mining District, Austin, Lander County, Nevada Territory, April 20, 1863. Unused stock certificate with stub attached.....\$25.00.

Manhattan Silver Mining Co. check, Sept. 1, 1876, Austin, Nevada. With embossed 2¢ yellow-orange Franklin Int. Rev. stamp.....\$10.00.

Wells, Fargo & Co. certificate of deposit, Virginia City, Nevada Territory, Dec. 1, 1862. For \$600 payable to Patrick O'Connor. V. Fine.....\$35.00.

Helena, Mont gold dust receipt, 1866; 1st N.B., M.T.....\$15.00.

Imprints from the original captured "Chemicograph" plates, prepared for the Confederate States of America, and never used. All colorful reverses of \$5, \$10, \$20, \$50, \$100 and \$500, in blue red and green. Some margin tears on the \$10. Imprinted within the past 10 years from the original plates before being presented to a museum.....\$25.00.

Check with vignette of maiden perched on crescent moon in clouds, "M. Crossno, Jeweler." 1905, Sallisaw, I.T. (Indian Terr.).....\$25.00

All items offered subject to prior sale. Five day return privilege on all items. Please add 25¢ postage on orders under \$15.00

M. PERLMUTTER, P.O. BOX 48, Watertown, Mass. 02172 (617) 332-6119

////////////////////  
IOWA - CCRT MEMBERS MEET

Mr. Gene Morris of Forest City, Iowa sends information that a meeting of CCRT members and all check collectors will be held at 2:00 PM on Saturday April 18, 1970 at the Civic Auditorium in Forest City, Iowa. Unfortunately this notice could not reach all members in time for them to take advantage of this event. A notice of this meeting was sent to all CCRT members living in Iowa well in advance of the meeting date and hopefully a good number were able to attend. Mr. Morris promises a report of this meeting and it will be published in the next issue. A salute to these active Checkophiles in Iowa!

////////////////////  
"W E N E E D Y O U"

To those of you who are planning to attend the ANA Convention for your other "speciality collecting" interests, please make every effort to attend our little Check Collectors Round Table get-to-gether in the Empire Room at 10:00 AM on August 20th. We need your cooperation, ideas, suggestions and support.



GRAND NATIONAL BANK ROBBERY  
By Ronald Horstman Gerald, Missouri

With the revival of the tale of Bonnie and Clyde another bank robbery of that period is brought to mind. Lacking in gunfire and chase, it more than makes up for it in size and scope. In 1922 a gentleman from Arkansas came to St. Louis and opened the Missouri National Bank (Charter No. 12220) at 4068 Olive (and Sarah). On June 8th, 1925 this institution merged with the Grand Ave. Bank at 505 N. Grand, under the title of Grand Ave. National Bank, using the charter No. 12220. On November 24th, 1925 the title was shortened to Grand National Bank. As business grew, larger quarters were needed, so the first and second floors of the 27 story Continental Life Building were reserved as well as the penthouse apartment for the gentleman from Arkansas. This \$1,700,000 skyscraper was nearing completion around the corner at 3617 Olive. The Continental Life Insurance Co. which owned the new building and the Grand National Bank were a closely knit pair, as eight officers of the bank were also officers of the insurance company. The seventeen ton vault door of the bank was of such size and quality that it was moved from its former location to the new building two weeks before the bank itself was moved. A temporary door of thin gauge metal was used in its place and one of the officers of the Laclede Ave. Police Station furnished two police guards on eight hour shifts around the clock to guard the bank until Friday, May 23rd, when the cashier notified police that the bank no longer wished to impose upon them and they would furnish their own private watchman.

On Sunday, May 25th, 1930, the private watchman completed his last rounds and left for home. At 7:10 the porter entered the bank to perform his usual Sunday cleaning chores, only to be greeted by five masked men in the process of doing their own cleaning inside the vault. The porter was bound, gagged and placed in the supply closet. A short time later the Safe Deposit Manager entered the building to secure a pack of cigarettes from his desk and was also bound and gagged. By 11:00 A.M. 161 safe deposit boxes had been pulled from the wall, pried open and enough loot to fill two large suitcases, comprising nearly one million dollars in cash, jewelry and securities were on their way out of the bank in the first bank robbery since 1926, and the largest ever in St. Louis. Everything appeared calm outside on Grand Ave. as people passed on their way to and from church until shortly after noon when the Safe Deposit Manager shook loose his bonds and sounded the alarm. Within a short time the area was filled with police, curiosity seekers and depositors as the founder of the bank was being notified in Chicago about the robbery.

Local newspaper headlines carried nothing but the robbery news for the next week as customers streamed into the bank to view their \$5.00 per year safe deposit boxes and claim their losses. (see photos at end of article). Police investigation disclosed that the front door had been entered with a key and explosives were used to remove the combination lock from the light weight vault door. Tools found later in a supply closet showed that a long punch was used to knock off the lock and that the blast was set off to throw the police off. After the original organizer of the bank arrived from Chicago and examined the scene, he contended that the thieves entered the building through a hole in the basement wall, leading to the Beers Hotel next door, which had been made earlier for installation of heating pipes. The police stuck to their inside job theory. Of the loot, \$14,000 was daily bank receipts which were kept in the



teller's personal boxes. The bank carried \$125,000 insurance covering only bank property. As more people found that the contents of their boxes were not insured, many lawsuits threatened and confidence in the bank's financial condition fell. Depositors began to withdraw their money, with lines on the street clear to the Fox Theatre entrance half a block away. By Saturday the bank was forced to demand thirty days notice on withdrawals, as \$739,000 was withdrawn in one week. \$500,000 in additional funds were sent from the Federal Reserve to handle demands. On Friday June 4th the Safe Deposit Manager and the Cashier, the officer who requested removal of the police guard, were arrested and after being questioned, were released on \$50,000 bond each.

On Monday, June 7th, the Cashier resigned and the Safe Deposit Manager was fired. The Assistant Vice President was named Cashier. Several weeks later both men were cleared of all charges, but the original founder was overruled by the bank directors in his desire to reinstate the two men whom he described as old friends. The directors of the Vandeventer National Bank (Charter # 13270) located at 3552 Olive St. offered to purchase the bank, but were refused. The bank directors offered a \$25,000 reward for the return of the securities and this was later upped to \$100,000. A prominent attorney and state representative was contacted to be the intermediate for return of the securities for \$140,000, \$15,000 of which was to be his fee. The reward was paid and the bank sued Maryland Casualty Co. for the \$140,000. This brought up an interesting point of law as to whether a bank could pay out part of its assets to recover other assets. After several years of court fighting, the bank's action was ruled legal.

The attorney was subpoenaed before the grand jury, but refused to name the parties involved. He died shortly after this. After many months of police investigation one man was arrested in the Jefferson Hotel and admitted being a lookout for the men inside the bank. He called them at regular intervals from a phone across the street. He denied knowing any of the men except one whom he named and the police quickly arrested him, however, a grand jury returned a no true bill and he was released. The Grand National Bank closed on March 13, 1933 for the bank holiday and was unable to reopen. After several unsuccessful attempts to secure a R.F.C. loan, the original organizer of the bank returned to his home state and passed away some years later. The lookout for the robbery was killed on New Years morning in East St. Louis. Most of the other principals are also dead. Things have changed quite a bit at Grand and Olive. A Woolworth Building now stands where the bank and hotel formerly stood; the old buildings were wrecked in 1932. The Continental Building still stands as a tall gray stone monument to the five men who stole almost a million dollars and got away.

SEE ILLUSTRATIONS pertaining to this article on the pages that follow.

Mr. Ronald Horstman, the author of this item, has no checks in his collection from Grand National Bank. He would be pleased to hear from anyone who has an extra check.

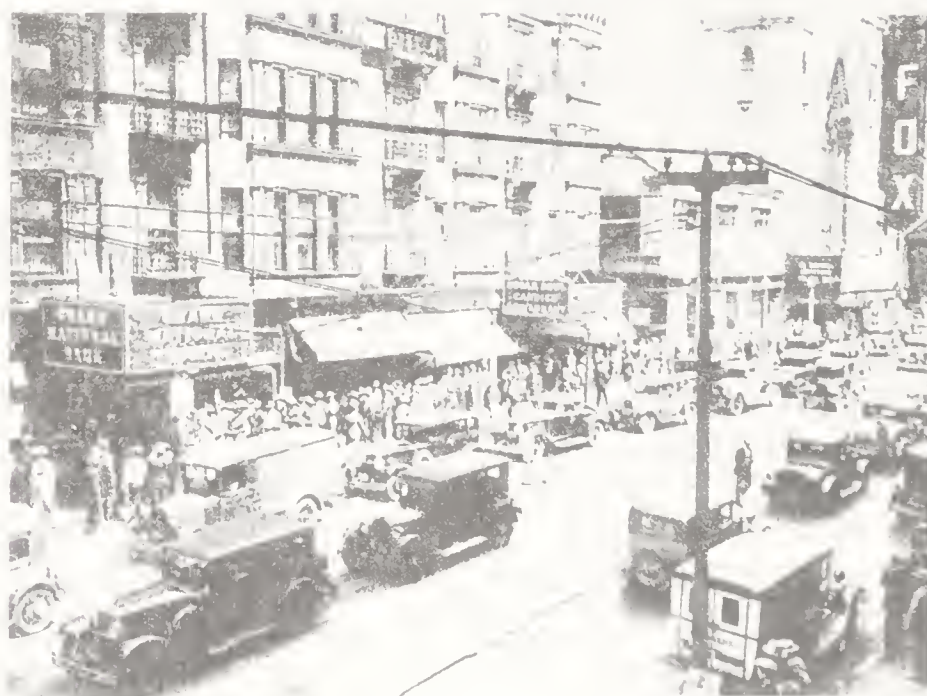
PROPERTY OF  
American Revenue Assoc.  
Library



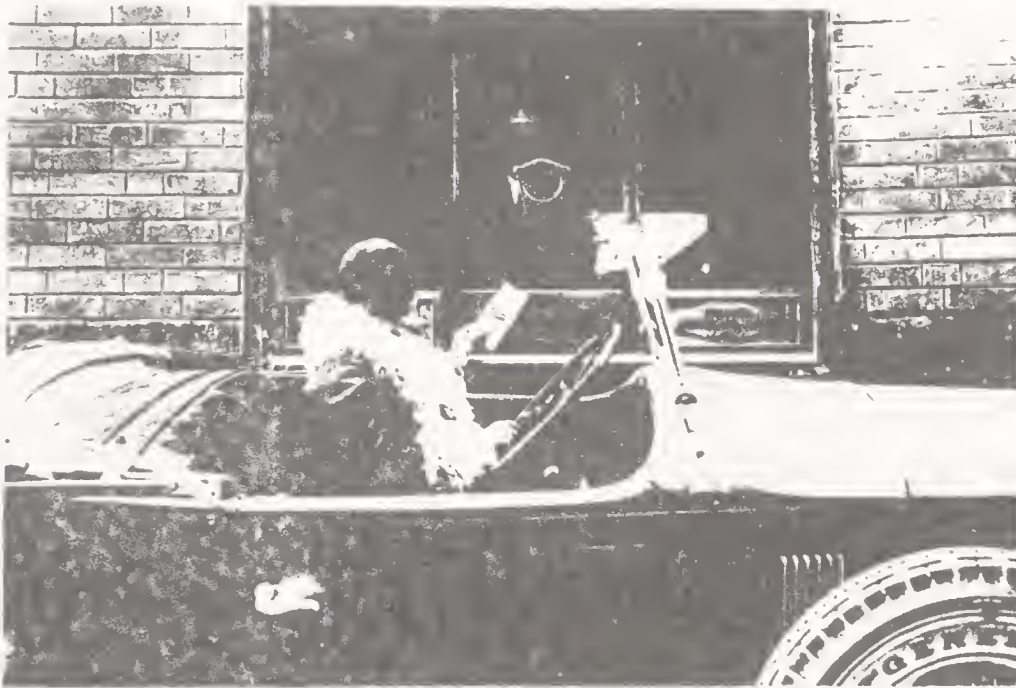
Illustration at left is the  
front of the bank. The sign  
in the front window is an  
announcement of the bank's in-  
tention to move to new quarters.



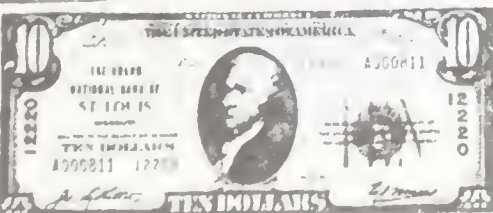
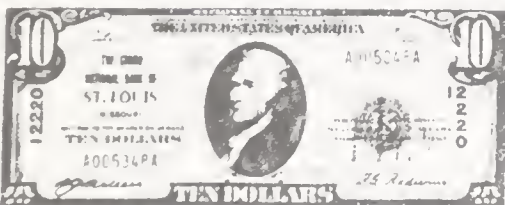
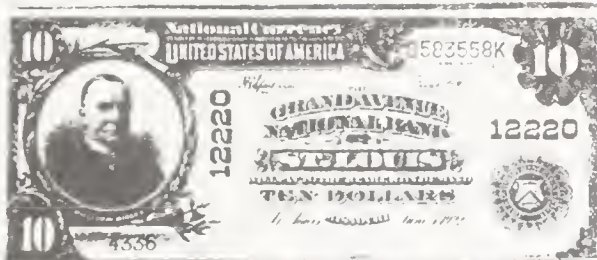
Picture below shows street  
scene showing the long line  
of people the morning after  
the robbery waiting for their  
turn to see if their safe  
hadn't been broken  
open.







The drive-in window was located in an alley behind the Continental Building and was, so far as the writer can determine, the first drive-in bank in the area (1931).



The notes illustrated show a large size note under each title the bank operated under. The note bearing Grand Ave. is very scarce, as this title was only used for five months. On the small type notes, two different types of overprint were used resulting in wide and close spacing of the title. This bank issued large size notes and small size type I and II notes in \$5.00, \$10.00 and \$20.00 denominations.

WANTED WANTED WANTED

Wanted- National Bank Notes - large and small, Checks, Pass Books, Certificates of Deposit and other banking material from banks located in Missouri.

Ronald Horstman, Route 2  
Gerald, Mo. 63037



--- C L E A R I N G   H O U S E   ---

Apr. 76

Listed below are items members wish to BUY, SELL, TRADE OR WANT.

WANTED    Want old canceled checks from Arizona, Colorado, District of Columbia, Florida, Kansas, Maine, Maryland, Montana, North Carolina, North Dakota, Oklahoma, Utah, West Virginia and Wyoming. Will buy or trade. Also want Civil War Patriotics. Willis H. Smith, 16001 37th Terrace, Independence, Mo. 64055

WANTED    Checks, drafts, certificates of deposit from North California banks---other western bank material and obsolete check protectors also sought. J. E. Weaver, P.O. Box 30, Woodland, California 95695.

SELL        Have nice assortment Printed Revenues on Checks. Would like inquiries. Your birth date and month on check (not year) for \$1.00. J. F. Eckman, 1370 Bertha, Ferndale, Mich. 48220.

WANTED    Stamped Paper & Checks before 1935 only. E. R. Held, 534 Midland Ave., Garfield, N. J. 07026

WANTED    Old Iowa bank checks; also old check protectors. I am interested in information about ANY kind of check protector or method used for check protection. All letters promptly answered. Larry Adams, 969 Park Circle, Boone, Iowa 50036

WANTED    New unused counter checks from all 50 states. I live on the Ky.-Tenn. state line so can trade checks from both states. J. R. Coker, Mitchellville, Tenn. 37119

WANTED    National Bank Notes large and small, checks, pass books, certificates of deposit and other banking material from banks located in Missouri. Ronald Horstman, Route 2, Gerald, Missouri 63037.

WANTED    Modern check blanks from all states, but especially from the following states: Alaska, Conn., Delaware, Hawaii, Iowa, Maryland, Mass., Nevada, New Jersey, Rhode Island, Utah, Vermont, Virginia, Washington and Washington D. C. Fred J. Bolhuis, RR, Aplington, Iowa 50604

SELL        For Sale: Artistic Drafts, 1870's or earlier, with Mining Vignette and Seal of Michigan. \$1.00 each. Add 25¢ for each RN imprint and affixed different Revenue. R. K. Richards, 205 E. Case St., Negaunee, Mich. 49866

WANTED    Territorial and early Western Checks, drafts, certificates of Deposit, gold dust bank receipts and etc. Also old Hawaiian & Alaska items. Old cut-cancel devices wanted too. Give price & condition. Robert Flaig, F.O. Box 27112, Cincinnati, Ohio 45227.

=====

"PLEASE"

Give serious thought to preparing a check exhibit for the A.N.A. Convention. If you have any questions concerning it, contact Mr. Ronald Horstman directly - he'll have the latest answers for you. Mr. Ronald Horstman, Route 2, Gerald, Mo. 63037.

SEE YOU IN ST. LOUIS!

Q U E R Y - A N S W E R C O L U M NANSWERS TO PREVIOUS QUERIES - - - - -

\*1-1 & 1-2. On the question on page 10 of TCL, it is impossible for one to tell exactly what the "C" and "F" mean, unless one would have access to banking records or procedures of that era that might explain it. I might suggest it could have been identifying letters from some teller's or officer's stamp, or maybe the "C" being prominent, could have meant certified, although with no officer's signature; this would seem unlikely. I found one similar to it, a "C" measuring 1" x 7/8", only this one having a numeral "5" inside. The ink is purple. See Illustration I, opposite page.

#1-1 & 1-2 I'm sending a group of checks that may give some hint at to the meaning of letters or numbers stamped on checks as per inquiry in TCL. All of these are stamped with numbers - fortunately one of them has a number and CLEARING HOUSE BOSTON in an oval surrounding the number. This would seem to trace this particular set of numbers to a clearing house. I can only speculate their further use. Note - perhaps this also helps answer the current query #2-2 in the New Query section. See illustrations II and III opposite pg.

Above are the answers two of our members sent in. I'm sure others of you have information or knowledge pertaining to the various questions asked. Perhaps you have a check or other banking paper that give rise to some question. Send your questions and answers to the editor so that we all may benefit from the knowledge gained.

XX

RECENT PUBLICATION ON US NATIONAL BANKING SYSTEM

By Larry Adams

Boone, Iowa

A very interesting publication became available recently on the history of the National Banking System in the United States by Ross M. Robertson titled "The Comptroller and Banking Supervision."

Those interested in past history of our National Banking System and those interested in paper money will find this an excellent reference and a nice addition to their library. It gives information on the functions and duties of the Comptroller of the Currency from the beginning to the present. Listed are all the Comptrollers of the Currency and the banks which remain of the first fifty chartered.

The book contains illustrations of good quality on such items as paper money, important documents and letters and portraits of a good number of past comptrollers. There is also illustrated a magnetic printing tester to be used in evaluating the signal level of individual printed characters on checks. Also of interest is a synopsis of National Bank legislation and bibliography of sources for further study.

The book is a hard cover one of 262 pages for the bargain price of \$2.00. Order it from Office of the Comptroller of the Currency, Fiscal Management Division, Accounting Branch, Room 4116, Main Treasury Building, Washington, D. C. 20220.



Robert Carson

to RANDOLPH, N.Y. Feb 28 1883

# STATE BANK OF RANDOLPH

PAY TO THE ORDER OF

Four hundred

Robert Carson & Co.  
Four hundred and 25/100 DOLLAR

\$400.25/100

ILLUSTRATION ONLY

RANDOLPH, N.Y.  
Robert Carson

III. #1

ALLEN, LANE & CO.

## National Bank of the Republic.

\$250.00

Pay to the order of

Frederick

ILLUSTRATION ONLY

Boston, Feb 10 1875  
Frederick Johnson &  
Two hundred and fifty Dollars

Alfred Lane & Co.

III. # II

ALLEN, LANE & CO.

## National Bank of the Republic.

\$150.00

Pay to the order of

One hundred

ILLUSTRATION ONLY

Boston, Feb 11 1875  
Twenty-five  
Dollars

Alfred Lane & Co.

III. # III



Feb. 79  
Apr. 70

Q U E R Y - A N S W E R C O I U M N  
N E W Q U E R I E S

Query #2-1 Looking over some of the old Iowa checks I have, I discovered some with this wording at the top: "Ex. A, Ex't 20, Ex. U, Ex'it 38, Exhibit #1, and Exhibit 6." The checks are dated 1874 - 1881 and the wording is distinctly of a different kind or color of ink in each case. Could these have been court exhibits? Court exhibits are often marked when introduced into evidence. Have any readers come across any checks with wording like this? See Illustration # IV, opposite page.

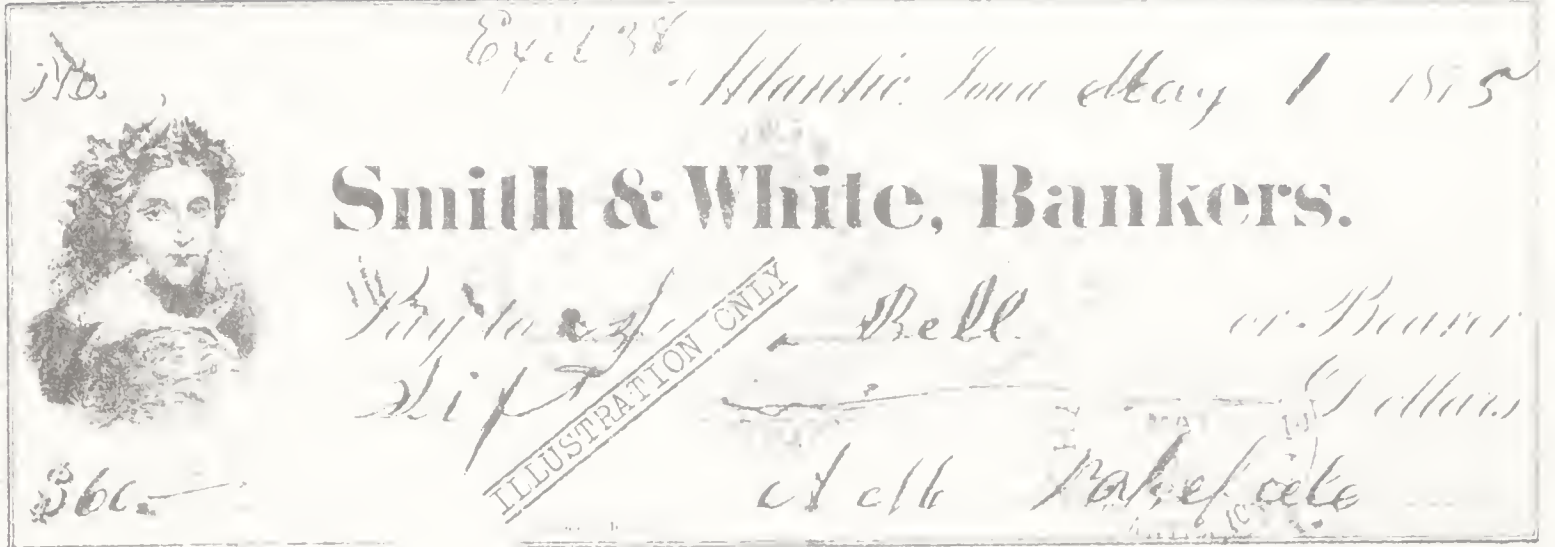
Query 2-2 A draft dated May (or Aug) 15, 1864 drawn by Bank of Sparta, Wis. on its NY correspondent for \$80. has a "5" stamped on the face in the lower portion of the check, just to the left of the cashier's validating signature. The check bears a 2¢ blue tax stamp (Scott #R5) so doubt if it has anything to do with the tax payment. The figure "5" is quite large, measuring 11/16th" high by 1/2" wide, is in red ink and looks very much like the figures found on stampless covers to indicate the amount of postage paid or due. Does any member have a similar marking, and who will speculate as to its purpose?

Query #2-3 I have 5 checks with same maker on John Conly & Co., Bankers of LaPorte, Ca., date-lined Fort Wine (Old mining camp near LaPorte). They are dated 7-8-63, 7-20-64, 12-1-65, 10-86 & 5-27-67. All bear 2¢ adhesive revenue stamps. The checks dated 1864 and 1865 have the word "Free" written near the bottom border of the check about 1/3rd of the way in from the left edge. The other 3 checks have no such notation. There is no clue as to why the word "Free" was added from the amount of the check nor the payee, nor from any other visible evidence. Does any other member have a similarly marked check? What is the significance of this marking? See Illustration V, opposite page.

Query #2-4 I have some checks dated in 1878 drawn by the Pacific Powder Co. on Bank of California, SF. The check form specifies that the check is payable in GOLD, but in addition there is a rubber stamp impression in red ink on each check. This stamp is about the size of a gold half-eagle and obviously copied the appearance of the Moffat & Co. five dollar gold coins minted in San Francisco in 1849 and 50. The stamp shows the eagle clutching the arrows, etc. and around the top perimeter reads "Pure California Gold", around the bottom perimeter "Five D." Does the stamp have any significance? See Illustration VI, opposite page.

Query 2-5 I have just obtained a check on the Washington National Bank of Boston, dated 12-19-82. It's the personal check of one George F. Hammond and his name (plus "Architect") is printed vertically in the end panel. Check bears imprint RN-G1. Overall dimensions are 4 5/16" by 2"--just barely big enough to hold the tax imprint! Does anyone have a smaller, regularly used 19th century check?

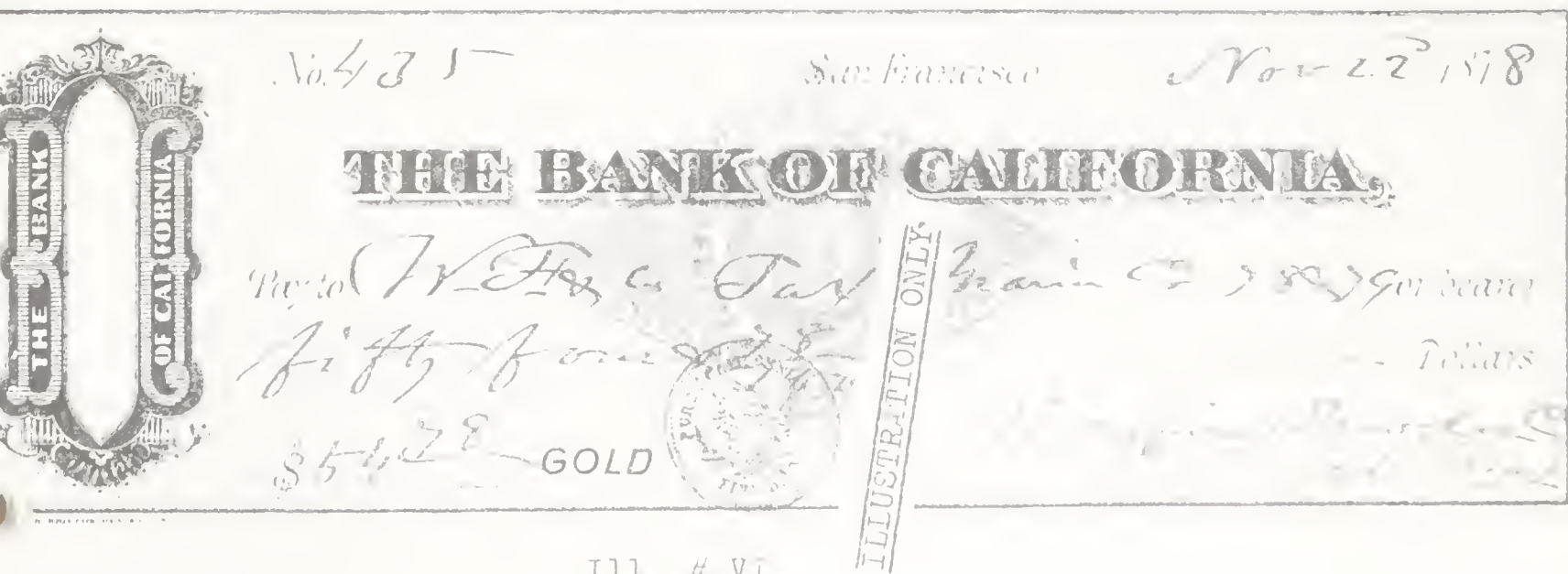
Query 2-6 I found a L. H. Hershfield and Bro. Bankers check with check protection stamp in lower lefthand corner over the amount of check. This is the only one I have like it in all the Hershfields I have. Has anyone found one like this?



Ill. # IV



Ill. # V

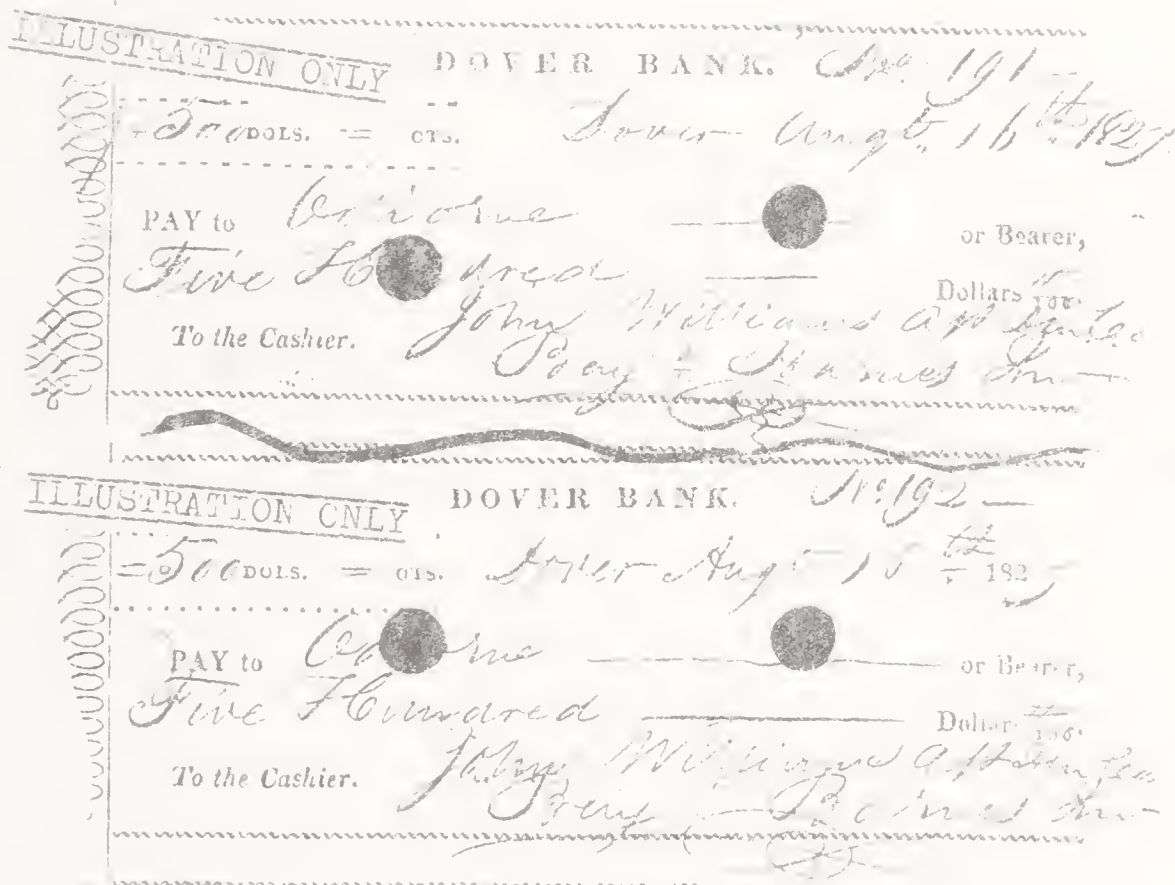


Ill. # VI

# QUERY - ANSWER COLUMN

Illustrated below is a rather unique pair of checks sent in by Mr. W. A. Casper of Haverhill, Mass. You will note that this early pair of checks from the Dover Bank were both written on August 16, 1827 and were cut from the same sheet of printed checks. Note also they were cut apart in a wavy manner and when placed together, they fit perfectly.

Mr. Casper con- ctures that they were cut apart in this manner so that when they were finally returned, they could once again be placed together much like a jigsaw puzzle. If a counterfeit check was substituted for an original one, this fact would be evidenced at once.



Query No. 1 - What other reasons could there be for checks being cut apart in a wavy manner? Do any other numbers have a similar pair?

Query No. 2 - The above checks have no endorsement on the reverse, or any type of mark cancellation, except for the two holes. Could there be many checks in the 1820's and possibly later that are likewise. What proof did the issuer of the check have that the check reached the right party?



# one of a series on interesting banks



THIS PHOTOGRAPH WAS TAKEN EARLY IN 1918 AT CAMP FUNSTON, FORT RILEY, KANSAS, AND SHOWS A BRANCH OFFICE OF THE CENTRAL NATIONAL BANK OF JUNCTION CITY, KANSAS.

CAMP FUNSTON WAS THE HOME OF THE 89-TH DIVISION, COMPOSED OF MEN FROM KANSAS, MISSOURI AND COLORADO. THE 89-TH DIVISION LANDED IN FRANCE IN JUNE 1918 AND IT SAW ACTION IN THE TOUL SECTOR, ST MIHIEL, AND THE MEUSE-ARGONNE OFFENSIVES.

THE 89-TH DIVISION LOST 1433 MEN KILLED AND 5858 WOUNDED, AND CAPTURED 5000 GERMAN PRISONERS. THE 89-TH WAS REACTIVATED IN WORLD WAR 2 AND SAW ACTION IN THE DRIVE INTO GERMANY IN 1944-45.

THE SIGNS ON THE SIDES OF THE BUILDING APPEAR TO HAVE BEEN PAINTED ON CLOTH OR PAPER AND READ AS FOLLOWS:

• B A N K •  
"CHECKS CASHED & DEPOSITS RECIEVED - MONEY ORDERS ISSUED  
GENERAL BANKING BUSINESS TRANSACTED  
THIS BANKING SERVICE AND TEMPORARY BANK BUILDING  
IS ERECTED BY THE CENTRAL NATIONAL BANK OF  
JUNCTION CITY, WHO WILL COMMENCE AT ONCE ON THIS  
SITE, THE ERECTION OF A LARGE MODERN BANK BUILDING"

DID THE CENTRAL NATIONAL BANK EVER BUILD IT'S "PERMANENT" BANK BUILDING ?  
DOES ANYONE HAVE A PHOTOGRAPH OF THIS BUILDING ? OR DID THE END OF THE WAR  
PREVENT THE CONSTRUCTION OF THE BUILDING ?

THE CENTRAL NATIONAL BANK WAS CHARTERED UNDER NUMBER 4284, IN 1890. IS THIS  
BANK STILL AROUND TODAY ? DO YOU HAVE ANY ITEMS FROM THIS BANK ?

WILLIAM R HEALD

Previous printed articles about some phase of check collecting are listed below. All items, illustrations or articles refer, mention, or illustrate material of interest.

| <u>Publication</u>       | <u>Issue<br/>Date</u> | <u>Title</u>  | <u>Page #</u> |
|--------------------------|-----------------------|---|---------------|
| The Numismatic Scrapbook | Dec 1969              | Part I, America's Cross-roads - Money Evolution In West Ohio, From Barter To Credit Card (On banks, Civil War Sulter issues, check illustrations of period) To be continued.                              | 1875          |
| The Numismatic Scrapbook | Jan 1970              | Part II of above.<br>(hand written voucher)   | 52            |
| The Numismatic Scrapbook | Feb 1970              | Part III of above.<br>(bank information, illustration - hand written voucher - Anthony Wayne 1794 campaign.   | 210           |
|                          |                       | Bank Refuses Indiana Bank Notes (Not on checks, but interesting related item on "Broken Bank Notes")  | 280           |
|                          |                       | Detroit Begins Stamp-Check Fad. Article on our new member, Mrs. Vera Braun & her first day of issue stamp check collecting interests with illustrations.  | 287           |
| The Numismatic Scrapbook | Mar 1970              | Part IV of America's Cross-roads-Money Evolution In West Ohio, From Barter To Credit Card.(bank info, check illustrations)  | 375           |
|                          |                       | Checkophiles Issue 'Check List' Announcement of CCRT's first issue of The Check List with reproduction of front page of Issue #1.   | 414           |
|                          |                       | Civil War Enlistment Bounty (Civil War Enlistment Bounty Receipt with illustration)   | 415           |
|                          |                       | Part I 'This Is The Place' Smith, Young Lead Nomadic Trek (Not necessarily related to checks, but interesting background on Mormons including their money & banking -with illustrations) To be continued. | 416           |

| <u>Publication</u>       | <u>Issue<br/>Date</u> | <u>Title</u>   | <u>Apr. 70</u><br><u>372</u> |
|--------------------------|-----------------------|--|------------------------------|
| The Numismatic Scrapbook | Apr 1970              | Part V of America's Cross-roads - Money Evolution In West Ohio, From Barter To Credit Card. (Bank information, check illustrations) To be continued. | 372                          |

Help your editor make this list grow! A few of our members have, how about you? When you learn of some printed matter that touches on our hobby drop me a line so we all may share this reference material. Give title, publisher, name of publication, page number, issue and a brief description of the contents. Book reviews are always welcome!

W W W W W W W W W W W W  
WHO? - WHY? - WHAT? - WHERE? - WHEN?

We want this organization to amount to more than just a group of people who collect checks and related banking material. We want to "dig" deeper than this!

Who were certain people (historical, famous, well-known) who signed a particular check???

Why was a certain check issued???

What circumstances caused certain checks or groups of checks to be issued???

What about the "background" of the banks that are named or printed on checks???

Where and When were certain banks located - geographical, industrial, business, population influence, etc???

When and Why did checks circulate in lieu of paper money??? Or did they?

Note some of the fine articles in this issue - this is the type of information we are "looking for."

Some subjects are "broad" and require some real "digging", perhaps several or more of our members with like interest can get together via the mails and produce an interesting, informative paper on a given subject. The possibilities for informative articles and research in this area are great - the time to start is now. Each issue of The Check List can add to this "practically untapped" area of numismatic knowledge.

Our publication will be no better than the information it contains. This "little child" can't grow if we don't feed it properly; everyone enjoys a "healthy bouncing baby." How about looking over your stock of unresearched "food", prepare it in good fashion and "feed" it to our "bouncing youngster"? You'll be proud of it, the "family" will appreciate your efforts, and old Doc Editor will be delighted.

~~~~~  
FOR SALE \*\*\*\* FOR SALE \*\*\*\* FOR SALE \*\*\*\* FOR SALE \*\*\*\* FOR SALE

S I X OLD BANK CHECKS

W I T H R E V E N U E S T A M P S  
\$1.00

Old Bank Notes in 1800's of Second National Bank of Cooperstown, N.Y. at 4 for \$1.00.

DALE MYERS WALTERS 1959 CLAYS MILL RD. LEXINGTON, KY. 40503



Apr. 70

## BANK CHECKS ON MATCH BOOK COVERS

By Ed. R. Held

Garfield, N.J.

An interesting sideline to my check collection are bank checks on matchbook covers given by banks with a facsimile of their bank checks. Many banks in towns with small populations give them out, such as Katy, Texas and Ainsworth, Nebraska, etc.

The covers are the colors of the rainbow, including gold and silver. Many of these checks are "dated" such as Commerical Bank, Rio de Janeiro, Brazil, 1959 and Conemaugh Valley Bank, Blairsville, Pa., 1963.

There are thirty-five states represented in my collection of bank check - match book covers and at the present time totals some 174 different items. I also have covers from British Columbia and Canada.

I have one issued by Hollidaysburg Trust Company, Hollidaysburg, Pa. that has a 3½% Savings Certificate on the cover; another interesting cover is The Farmers & Merchants National Bank, Winchester, Va. which has a picture of an apple and "Winchester - THE APPLE CAPITAL"; others I have picture the bank building superimposed on the check.

+++++

Report of other check auctions as reviewed by the editor from other numismatic publications:

The following are prices realized from past Christensen & Stone, Temple City, California auctions:

October 31, 1969 auction.

Two 1867 L.H. Hershfield Montana Banking House checks, both brought \$17.50.

A 1912 Eureka, Humboldt County, Calif. check brought \$13.75.

December 31, 1969 auction.

- 1876 Reading, Pa., Bushong & Bros., Bankers, cut cancel \$3.08
- 1876 Phila., The North Pennsylvania Railroad Co., cut cancel \$1.25
- 1869 Phila., Bank of North America, cut cancel, \$1.55
- 1870 Phila., Centennial National Bank, deep blue revenue stamp paper, unused \$4.00
- 1880 Mt. Carmel, Pa., Mt. Carmel Savings Bank, green on revenue stamp paper, spindle cut, \$1.55.
- 1878 Pamaqua, Pa. First National Bank, cut cancel, \$1.55
- 1878 Wilkes-Barre, Pa., F. V. Rockafellow & Co., Bankers, green on revenue stamp paper, cancel & spindle cut \$2.00.
- 1878 Lexington, Mo., All Savings Bank, cut cancel, \$3.26
- 1922 Elizabeth, N.J., The National State Bank, Elizabeth, perforated and rubber stamp cancelled, \$1.15
- 1871 Portland, O., Oregon & Calif. Railroad Co., printed on early revenue paper, rubber stamp cancel, \$11.25.

\*\*\*\*\*

ADD TO LIST OF NEW MEMBERS - (too late for roster)

Harry G. Williamson  
4227 E. Williamsburg Dr.  
Harrisburg, Pa. 17109

G, K, M-Virginia and Montana  
a, b, c, f  
Special interest - Obsolete Bank  
Notes.

# List

These items not only represent the gold coins and the silver coins and paper money involved in a specific transaction, but document it for posterity. There is a rich source of American history to be found in this facet of numismatics. The old 49'ers left us their gold dust certificates from banks where their gold dust was deposited; there are the old Wells Fargo & Co. drafts which transferred the "strike-it-rich" wealth from one place to another; the old checks of our first chartered banks to evidence our beginning banking system; the checks written for bread and meat to feed our Civil War soldiers. This by no means exhausts the list of historical documents of our early banking system, as there are many many more recorded economically important historical events of our great country. The old cancelled documents represent history - in your hand, signed by those who were involved in the transactions and dated. Can there be any more important reasons why old checks, drafts, bills of exchange, certificates of deposit and other related material should not be preserved, researched and written about? Even our present day form of checks, including the current popular pictorial checks, will in the decades to come be highly valued as collectors items as they record our present economic happenings. Old counter checks are all but gone now.



Fig. 89 Jul. 70

This is the type of material CORT is interested in and the type of material we want to cover in this publication. Thanks to all our members who have written material of this nature for our past issues, we hope you will continue. We invite all persons interested in this facet of the hobby to join us - WE WELCOME YOU....join us as this interest grows.

## MEMOS FROM THE EDITOR

If you plan an exhibit of checks at the ANA convention, I suggest you write Mr. Ronald Horstman immediately at Route 2, Gerald, Mo. 63037. I hope it is not too late by the time this reaches you. Mr. Horstman is co-chairman of exhibits and a member of CCRT.

We have definite indications approximately twelve members will join us at the convention at this time. It is hoped that there will be many more by convention time. I'm sure there will be visitors who join us and they will certainly be welcome. We look forward to seeing you at the convention and meeting you personally.

Whether you have an exhibit or not, come to our get-together so we can talk over future plans and discuss problems and anything else that is for the good of CCRT. SEE YOU IN ST LOUIS!

I'm sorry this issue is a bit late due to several bouts with illness during the past five or six weeks and this past week a member of my family met with an automobile mishap which further delayed things.

By the time the next issue of The Check List is published in October, the 1970 ANA convention will be history. It is regreted that to date your editor has had no indication that there will be a check exhibit by one of our members who is also an ANA member. Perhaps I'm unaware of a member who may have these intentions - I hope so. We are young and it is difficult to assemble a meaningful exhibit when a goodly number of our members are just starting to collect worthwhile collections of this material. Hopefully by the time the 1971 ANA convention rolls around, interesting, informative exhibits will be assembled and on display.

A full report of what transpires at the CCRT meeting in St. Louis will be given in the October issue of The Check List.

Thanks to the continuing efforts of CCRT member Prof. Don Allen, more of our Canadian friends know about CCRT. We welcome them to join us. Information concerning CCRT has appeared in the April 1970 issue of THE CANADIAN PAPER MONEY JOURNAL and the March issue of THE CANADIAN NUMISMATIC JOURNAL.

THE BULLETIN, published by the Washington Numismatic Society of Washington, D. C. gave CCRT a splendid write-up along with the necessary information for joining. This information appeared in the June 1970 issue - Thank you.

Joel Sater's ANTIQUE NEWS published a letter from your editor giving information about CCRT and as a result we have gained some new members. This is an interesting paper which may be had for \$2.00 per year from P.O. Box 262 W. Front St., Marietta, Pa. 17547.

From the cards, letters and notes received, it appears that the second issue was received in far better time than was the first issue



of TCL. The same method of mailing will be used for this issue and hopefully it will result in prompt delivery.

pg. 20  
Jul 70

The response to our second auction increased both in number of bids received and the material submitted for auction. It is reported we have some interesting material for auction #4, but more is welcomed. Check over your collection and send those interesting duplicate items to our auction manager. You'll receive cash to purchase other items for your collection and one of our members will have enriched his collection by the purchase. Your editor had several successful bids in auction #2 and he is elated with the items which will enhance his collection. Check the offerings in the current auction and get those bids in early!

You'll find the auction listed separately from this issue for your convenience - a suggestion of one of our members and I believe a good one.

Also this time, the roster of members is separate from the issue, hopefully for your convenience and again suggestion from the same member.

Future auctions and rosters will be kept separate from the issue. Any comments you care to make concerning this will be appreciated as well as any other suggestions or ideas you care to offer. If you have suggestions of any kind to make CCRT and TCL better, send them in, it is the only way we can make improvements. We will consider or use all that will make improvement, but remember we are limited by finances and mechanical make-up.

The colorful Wells Fargo checks included with this issue are through the courtesy of Mr. J.E. Weaver of Woodland, Ca. A big thanks! Part by donation of the Federal Reserve Bank of New York and part purchase by CCRT, the enclosed copy of THE STORY OF CHECKS is added to this issue. We certainly appreciate the copies sent gratis by the Federal Reserve Bank of N.Y. This is a unique way to present this story and is informative.

The three subscription blanks for Numismatic Scrapbook, Coin World and World Coins are enclosed for your convenience. I'm sure most of you are aware of the many fine articles that have appeared in The Numismatic Scrapbook pertaining to checks and check collecting. I'm sure there will be more to come. It is the only national numismatic magazine I know of that regularly covers this facet of collecting. Coin World has given CCRT some splendid publicity and support and from time to time contains articles of interest to Checkophiles. I know there are foreign and ancient coin collectors among us who will find much of interest in World Coins.

Belated HAPPY BIRTHDAY WISHES to COIN WORLD on their 10th anniversary. Because of our publication schedule we may be late in our offering congratulations, but certainly sincere in wishing COIN WORLD continued success in their fine publication which most of us look forward to each week. We appreciate their past efforts in helping CCRT become a reality. May continuing success follow you in the decades ahead!

DO YOU RECIPROCATE? --- One of our members writes that he has sent checks to about twelve other members for trades and etc., but he has received no response for his efforts. It is hoped that by now he has. PLEASE give your fellow members the courtesy of a prompt reply when they write you or send you material for trading. It is most discouraging to take the trouble to write or send material to another and then

Our Query and Answer Column needs a little more response, both in answers and questions - Come On! - we can all learn from this feature. The early date and bank check feature we started last month can also use some action - there was no response, other than what the editor added to the list. This can be of interest to everyone, dig out your early dated checks and let's HEAR FROM YOU.

The following is a letter in part from member Vincent D. Oehrlein, P.O. Box 646, San Pedro, Ca. 90733 in which he offers the members of CCRT some hobby tools at reduced prices or gratis:

1. The Scott U.S. Specialized Catalog lists, describes, and prices many (if not most) of the Revenue Stamps and Revenue Stamped Paper with which we are concerned in regard to our checks that bear "tax stamps." The normal retail list price of this catalog is \$6.00, and this is the price at which it is sold by stamp dealers throughout the country. I offer the 1970 edition of this catalog (as long as available) for \$4.17 to any CCRT member who is interested, plus 13¢ postage, for a total of \$4.30. The 1971 edition will be out in October of this year and will be available at a similar reduction -- price of the 1971 edition has not yet been announced by the publisher.

2. A very interesting article by William Heald concerning classification of checks appeared in the second issue. In that article, he referred to the MERIT Stamp Perforation Gauge. I can't make a discount offer on the MERIT item at this time, but I will be happy to send, without charge, a cardboard perforation gauge to any CCRT member who wants it and who encloses a stamped self-addressed envelope!

CAN YOU TOP THIS????

The heading read - "Pays Fine with Purple Check on a Diaper." It states that a gentleman in Nashville, Tenn. paid a \$2.00 parking ticket with a check written in purple ink on a diaper. The check was written for \$2.50, to include a fifty cent "handling charge." Do you have an "individually different" type check in your collection? We wonder if this check was returned with a cut-cancel, hand stamped, folded or laundry mark!

James Corbett, otherwise known as Gentleman Jim Corbett, former Heavy-Weight Champion of the world, once was a teller in a San Francisco Bank....From George Story, Sr.





Pictures of the collectors were taken on April 18, 1970  
 meeting in Forest City, Iowa. From left to right are Marion  
 Loeche, Forest City, Ia., Paul Oenes, Forest City, Ia., Don  
 Sanvik, Iowa Falls, Ia., Luene Harris, Forest City, Ia.,  
 Robert Gurney, Des Moines, Ia., Robert Coon, Forest City, Ia.,  
 Arlin Winger, Iowa Falls, Ia., and Charles Cox also of Iowa Falls.

The above photograph and the following report of this meeting  
 were prepared by Luene Harris.

REPORT OF THE MEETING OF THE IOWA NATURAL HISTORY SOCIETY - APRIL 18, 1970

The meeting was held in the Forest City Community Center in Forest City, Iowa. The meeting was attended by nine people, seven men and two women. The meeting was held in the Forest City Community Center in Forest City, Iowa. The meeting was attended by nine people, seven men and two women. The meeting was held in the Forest City Community Center in Forest City, Iowa. The meeting was attended by nine people, seven men and two women.



asked when we would have another meeting, so no doubt there will be another meeting of the Iowa Check Collectors sometime during 1970 and we hope other collectors may be able to come to Iowa and join us.

The pictures, slogans, colors and types of checks made a colorful and interesting display. Our coin club president, Arlin Zingg, displayed a case of the old checks on banks that closed many years ago and it received as much attention as the valuable coin and currency exhibits. The CCRT members and other check collectors from Iowa wish to express our thanks to Mr. Flaig for being a leader and giving us the opportunity to have this association. We are proud of the CCRT association.

A SALUTE TO THE CCRT MEMBERS IN THE FOREST CITY, IOWA AREA!

The area around Forest City, Iowa seems to have one of the largest clusters of Checkophiles of any part of the United States. Iowa is one of our leading states so far as number of CCRT members.

California leads all states with twelve members, Ohio is second with ten members and Iowa is third with nine members.

The next time your area has a coin show or antique show, how about promoting a little "get-to-gether" of the check collectors. You may just get some new material, learn something unknown to you and perhaps interest another collector in joining CCRT.

THE FRANKLIN BANK

By Ronald Horstman

Gerald, Mo.

This institution was founded in 1867 as The Franklin Avenue German Savings Institution on the SE corner of Sixth and Franklin. Shortly after the turn of the century they moved into their new building at Fourth and Franklin under the title of Franklin Bank. On April 21, 1928 this bank merged with the American Trust Co. to form the Franklin American Trust Co. which in turn was absorbed by the First National Bank in 1931. Mr. Lee White, the teller who signed this certificate is now the President and Chairman of the Board of the First National Bank of St. Charles, Missouri. (See Illustration on following page.

W-A-N-T-E-D

W-A-N-T-E-D

W-A-N-T-E-D

W-A-N-T-E-D

WANTED - National Bank Notes -  
large and small, Checks, Pass  
Books, Certificates of Deposit  
& other banking material from  
banks located in Missouri.

Also - checks on Grand Avenue National Bank & Grand National Bank of St. Louis, Mo.

Ronald Horstman, Route #2, Gerald, Mo. 63037

W-A-N-T-E-D

W--A--N--T--E--D

W-A-N-T-E-D

W-A-N-T-E-D

1097176



# Franklin Bank

Date when due

May 8, 1922

SUM OF \$1000.00

One Thousand Dollars

for deposit in this bank

THIRTEEN HUNDRED TWENTY SIX DOLLARS FIFTEEN CENTS EX.

Payable to the order of -

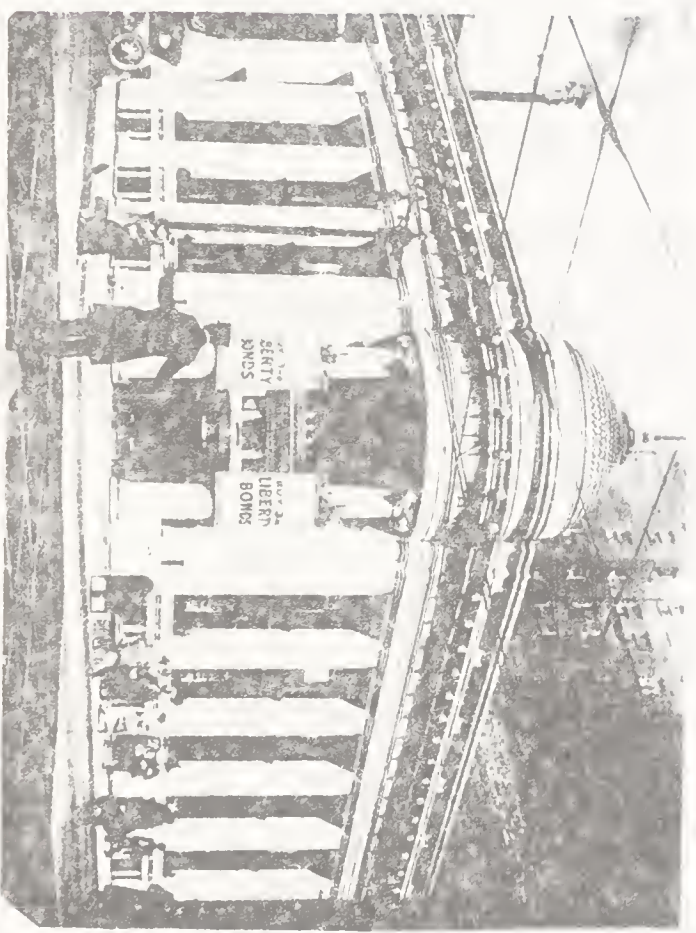
in full of the indebtedness of the above named party

properly endorsed

for \$1000.00

for \$1000.00

PAID





Q U E R Y - A N S W E R - C O L U M N

ANSWERS TO PREVIOUS QUERIES -----

Query #2-3 I have several checks of John Gully & Co., La Porte, Calif., one date lined Fort Wine, 1-22-66 and has "FREE" in the location mentioned. I also have "ø adhesive revenue stamps affixed to all these checks. From Geo. Story, Sr.

Query 2-6 I have two Hershfield Drafts which have check protector marks. One, dated 9-28-1878 on L. H. Hershfield & Bro. with purple stamp "GOLD" payable on Anglo-California Bank, Ltd., on Thoy Wo, and signed in Chinese characters by him on reverse. Lower left corner has same grate protector as party stated in C.L. #2. My second one is a cut protector (like this--//////////)over amount in lower left corner of similar draft of L.H. Hershfield & Bro., but payable on Kountze Bros. and no "Gold" stamp on it. I have had two others like this. I have not seen any earlier protector markings on Hershfield items. I have 35 different Hershfield minor varieties, this includes L. H. Hershfield, L.H. Hershfield & Co. (with printed and written "& Co!" "& Bro!"), at Virginia City and Helena, crossed out cities, sizes of prospector and dog, types of Revenue Stamps imprinted on draft, imprinter of drafts, firms made payable or drawn on - such as Bank of California, Isett, Kerr & Co., etc. Also, this is the same with 1st National Bank of Helena, M.T., as for variety collecting. From Harry Wigington.

Query 2-5 on page 81, issue #2 (this should have been listed as 2-7) I would say that Mr. Casper's conjecture is as good as any. The method of cutting checks, etc. in a wavy pattern on early checks goes back to the early 1790's. One could always match his check with the cut that was made with the stub in the book he cut it from. I have two books from which 25 checks were cut out of one, and 36 from another, all were cut in this manner. I am guessing that to separate, he cut a wavy line, as a matter of habit, in that a ruler was often used to separate in tearing. Note that the bottom of the second check was torn or torn away by a ruler or like instrument. This would leave one to think it was habit in wavy cutting, rather than as a "protector device" on the part of the party. From Harry Wigington.

Query #2-6 on page 81, issue #2 ( this should have been listed as 2-8) The question asked what proof he had that a check reached the right party. None by the check, since it is named Gadiorne or bearer, and since it says bearer and not order, no endorsement is needed, and could pass from hand to hand as a medium of circulation, as long as it was accepted, until it was redeemed by last party at bank to be drawn on the account of the issuer. Cut-out cancels are not uncommon in early days, as witness the Colonial Currency, as much of that currency was cut-canceled. From Harry Wigington.

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N E W Q U E R I E S

Query 3-9 I have seen the phrase "Postcard Advices" used, as I am new to the hobby, what does this mean? "Tied To" is also another term I do not understand.

Query 3-10 I see the term "document or check in manuscript" - how does this differ from regular checks or documents?

Query 3-11 What is the purpose for stamping "CURRENCY" on checks?  
I have an unused check with this rubber stamped diagonally across face.

END



## P O S T A L   H I S T O R Y

Vol. 70

By Harry L. Fine

2114 E. Balsam, Mesa, Arizona 85204

We lived in Montana for many years and no one can live in that "Big Sky Country" without becoming fascinated with its impressive early history.

My interest in postal history began as a stamp collector and when a friend gave me a few old letters postmarked from various odd name post offices in Montana. My curiosity lead me to do some research, such places as Ubet, Twodot, Horse Prairie, Skalkaho, German Gulch and others revealed their location and this lead to further research as to their duration, the postmasters, mail routes, government mail contracts, Express and stage lines in operation and by that time I was well on my way to becoming a student of Montana postal history. I began to acquire other examples of postmarks and after about twenty-five years. I have acquired 176 different out of a possible 550, territorial post offices that were in existance during the Montana territorial period (May 26, 1864 to November 8, 1889). Some were only in operation for a few months and many for less than five years. My earliest example is a manuscript postmark dated June 6, 1864, just ten days after the territory was created. In addition to my interest in postmarks, I have been on the alert to acquire collateral material and found that early Montana bank checks, drafts, receipts for gold dust, Territorial warrants all added to my collection of memorabilia.

I thought it might be interesting to members of CCRT to show a fine example of a Fort Assinaboine, October 20, 1882 postmark on a postal card addressed to Cashier, 1st National Bank, Helena, M.T. and re-print a story on the Fort which I wrote several years ago for one of the philatelic magazines (See Illustration page - Ill. #1)

### FORT ASSINABOINE, MONTANA TERRITORY

By Harry L. Fine

The battle of the "Little Big Horn," in which the spectacular General George A. Custer and every officer and man of five companies of the Seventh Cavalry were annihilated, occurred on 25th-26th of June 1876. Congress and those in charge of our Military affairs were now convinced that the West needed more protection from the hostile indians.

Fort Assinaboine, Montana Territory, was one of several Posts established after the Custer affair, and I felt in order to put this article in the proper perspective, a few words should be written about the earlier period of Montana military history.

The Military District of Montana Territory was created in early 1866. General I. H. Sheridan, commanding officer of the Missouri District and General W. S. Hancock, senior officer of the Dakota Division, were in charge of the newly created Montana District. Fort Shaw, located on the Sun River about twenty-five miles west of the Missouri River was completed June 30, 1867 and became the Montana District Headquarters. General Philip R. deTribiand was the ranking officer in charge. Its location, between Fort Benton, Montana Territory (established in 1846 by the American Fur Company) and Helena, Montana Territory, afforded excellent protection for the heavy travel between these two important distribution points. Fort C. F. Smith, located on the Big Horn River at the crossing of the Bozeman Trail, had been established in 1866. (Fort Smith was discontinued in 1868).

Fort Ellis near the present city of Bozeman, Montana was established in August of 1867.

Congress authorized the construction of Fort Keogh which was on the Yellowstone River near the present location of Miles City, Montana. It was completed in early 1877. Fort Custer, located at the junction of the Little Big Horn and the Big Horn Rivers, was established in August of 1877. Fort Assinaboine, the largest and the finest military post in the entire division was authorized by Congress on June 18, 1879. It was located on Beaver Creek about six miles south of the present city of Havre, Montana and was occupied by troops upon completion on May 9, 1879. Col. T. H. Ruger of the 18th U. S. Infantry was the commanding officer and the post had forty-two officers and 583 enlisted men as of October 1, 1879.

The parade grounds of this fine military post was two thousand feet in length and four hundred feet wide. There were thirty-five sets of officers quarters and facilities for ten companies of troops. The post had a fine hospital, chapel, gymnasium, bowling alley and theatre. There were two post schools, one for the children of the enlisted men, at which attendance was compulsory, and the other for the enlisted men with classes held in the evening. An excellent reading room was maintained with thirty-five daily and weekly newspapers received as well as fifteen monthly magazines.

H. B. Hill was appointed the first postmaster on May 16, 1879, he served for only a short period when David W. Buck was appointed on June 10, 1879 and held the position until June 1, 1880, followed by Robert E. McCullough. The mail contracts were held by the T. C. Power Company who operated freighters between Helena and Fort Benton, also by the C C. Huntley Stage and Express Lines. Some mail was carried by army courier. C. A. Broadwater operated the Sutlers store and held the government contract to supply the post with hay, meat, grain and etc. He also held the contract to furnish the Fort with some five thousand cords of wood a year. It was interesting to note that Lt. John J. Pershing of World War I fame, served with the 10th U.S. Cavalry at Fort Assinaboine in 1895.

Fort Assinaboine served as a military post until the President issued an order dated November 20, 1911 authorizing the withdrawal of Fort Assinaboine for military purposes and placing it under the control of the Secretary of the Interior. The photo which appears with this article of the Fort is from the fine collection at the Montana Historical Society and it is with their permission that I was given authority to use it with this article. (See Ill. #2)

Since it has become more difficult to add new examples to my collection of Montana postmarks, I have expanded my interest to include all early U.S. Forts and Western postmarks used on cover before 1890.

I am always interested in hearing about early Western material whenever it is for sale or trade, or if you want information on such material, I would be more than happy to help you.





NOTHING BUT THE ADDRESS CAN BE PLACED ON THE SIDE.

① Cashier  
1<sup>st</sup> National Bank  
Helena

Foot Hill - 1882

J. H. S.





18. 9-1  
Jul. 70

=====

BUY    TRADE    BUY    TRADE    BUY    TRADE    BUY    TRADE

I collect postally used letters that originated in the Far West before 1890. It is the postal markings which appear on the envelopes or the address side of folded letters that are of prime interest to me. The markings can be hand written or applied by the use of a postmark handstamp. I will buy materail that add to my collection, or will trade for a few duplicate Montana checks of the 1866-1882 vintage. Some with Miner and Dog and other Litho type photographic reproductions.

Harry L. Fine, 2114 E. Balsam Ave., Mesa, Arizona 85204

BUY    TRADE    BUY    TRADE    BUY    TRADE    BUY    TRADE

=====

### MY HOBBY ROOM

By Willis H. Smith

Indenpendence, Mo.

My hobby room is constructed with walls of laced steel in concrete, as is the ceiling, which actually makes this room a bomb shelter. The interior is finished in stanton elm paneling. The floors are carpeted with indoor-outdoor carpet for appearance and comfort. The room contains a closet six feet long and thirty inches deep with a chest of drawers at each end for storage.

I have a goodly number of my most interesting checks displayed on the walls, in frames I have made myself. I have been a carpenter most of my life and so I have the necessary power tools. My frames are made in sizes of 28" x 36", 18" x 24" and 12" x 18". I find these sizes convenient for display of my checks. The smaller size is used to exhibit my gold dust receipts and etc.

I have my frames numbered: my number 4 frame has all my Consolidated Kansas City Smelting & Refining Co. checks in it; number 5 contains all Canada and Nova Scotia checks; number 6 has all my oldest checks, dating back to April 2, 1792; number 7 frame displays my gold dust receipts; frames 9, 10, and 11 contain a variety of different checks with odd cancellations.

I also have some frames for displaying my checks for public view in banks. One of these frames displays my L. H. Hershfield drafts; another displays my checks on the Bank of Independence, Mo., all of which are signed by W. C. Chiles who started one of the first banks in Independence, Mo.

The vertical rack on my table (See illustrations Pg. 125) has sheets 30" x 18" with two 4" rings which hold 60 sheets of checks. These paper sheets are 12" x 14". This rack arrangement allows me to turn the sheets over for speed and convenience in locating checks. This rack-file arrangement was arrived at after six years of collecting checks and attempting to file them.

My checks which are not on display are filed in a cabinet which I constructed. It has sixty bins 10" deep, 4" wide, and 3" high. I can keep all fifty states separate in this cabinet. I want to build

(Continued on page 124)

by J. E. Weaver

Part II

Woodland, Ca.

The January 1970 Check List carried a descriptive page and photos of four check protecting devices. It was fun to work it up and since Bob Flaig hasn't denied me a second opportunity, here goes with another four machines. One more of these will exhaust my little collection so one of you other members, start getting ready to carry on. I know there must be over twenty-five "primitive" machines in existence. Those of you with old machines and a desire to write them up, please contact Bob Flaig or me.

The four machines this time are all of the "sequential" variety. They imprint the check one numeral or symbol at a time in sequence and the check moves automatically through the machine from right to left.

#5 on the photopage is the Safe-Guard Check Writer, Model F, manufactured by (surprise) the Safe-Guard Check Writer Company, Inc. The factory was at Lansdale, Pa. and the general sales office at 5 Beekman St., NYC. There are no clues to date of manufacture on either the machine or the descriptive literature stowed under a clip in the base. This machine is meaningful to me since it was used by the Bank of Yolo, here in Woodland (Yolo County) California. Being a banker and amateur historian, I was delighted not long ago to have a good friend and customer present this machine to me. He had been a director of the bank which failed in 1933. When the bank was put in liquidation, he saved a few souvenirs including this check writer which has been a resident of his garage for the past thirty-seven years. As you can see, it is in beautiful condition and could not have seen very much service before its retirement in 1933.

#6 This is the Todd Personal Check Writer, Model 1500. A real estate broker with an office near ours has a similar one on his desk--in almost perfect condition--which he uses every day for his office checks. My envy was obvious but ineffective, so I was delighted a few weeks ago to find one of my own, even though this one has a lot of miles on it. The upright metal tube at the right rear of the base is a brass ink reservoir with a screw cap that doubles as an ink applicator.

#7 This handsome, unchristened gadget was manufactured by Arnold Inc., Flint, Mich., U.S.A. A plate on the side indicates "Pat. No. 1 201 235 and Pat's Pending." Member Larry Adams of Boone, Iowa sent me a copy of the patent papers on this machine which makes interesting reading. The patent was applied for Feb. 1, 1915 by William W. Arnold of Dayton, Ohio and granted Oct. 17, 1916. Mechanical idiot though I am, I can still appreciate Mr. Arnold's ingenuity. His machine is comparatively simple in operation, extremely functional in design and prints a clean, clear, "pretty" line of type.

#8 The "New Safety" is manufactured by Safety Check Protector Co., Boston, Mass. The label shows three patent dates: Oct. 29, 1907, Oct. 12, 1909, and Oct. 12, 1909. No, that is not a typographical error and I can't explain why Columbus Day in 1909 should be doubly



honored. Note the similarity of this machine with the "Chicago Check Perforator" shown as machine #3 in the January photopage. It has to be more than a coincidence but I have no information to tie them together. This New Safety, however, has two or three times the bulk and weight of its earlier "cousin" and prints instead of perforates. It's quite simple, mechanically, and the only machine I have capable of printing the symbol of pounds as well as S, M. and F denoting shillings, marks, and francs. Serial #3261 is die-punched into the face-plate showing the numerals, if anybody cares.

For what it might be worth to you members interested in acquiring machines like these, here's my experience with prices. Of the eight machines so far described, one (#5) was a gift. Nos. 1 and 8 were purchased from other collectors (non-dealers) for \$15 and \$17, respectively. The other five were purchased from established antique dealers in their stores: #2 for \$56, #3 for \$27, #4 for \$5.50, #6 for \$7.50 and #7 for \$9.50. While there's no definite pattern here, you might get some idea of what to expect. My #2 cost me \$56 here in Northern California. A friend in the midwest has acquired the same machine from a dealer in New England--who asked \$55.00! I'm forever amazed that there seems to be a "right price" for almost everything and these antique dealers find this "right price" apparently by black magic.

+ + + + + + + + + + # + + + + + + + + + + + + + + + +  
Members - send your editor information on the old check protectors  
you have! Cut-cancel devices too!

## KEY TO COLLECTORS INTERESTS

St. Louis, Mo.

If you will note your Chart of Collectors Interests in the check list of the Check Collectors Round Table, you will note that the letter "J" stands for and denotes an interest in Showing Protectographing Practices.

This item interested me, since it carried me back in time to 1920. At that time I was 20 - lived in New York City where I worked in the Architectural office of John F. Jackson, specialist in designing these immense Y.M.C.A. buildings all over the country. Naturally, having to start at the bottom, I was low man on the Totem Pole, and received the great sum of \$10 per week. This would not cover room and board - even in those days, so naturally I had to 'moonlight.' Since I worked from 9 to 4:30, I managed to find a good job which ran from 5 to 10 each evening, plus 9 to 5 on Saturdays and Sundays. Yes! My time was well taken up.

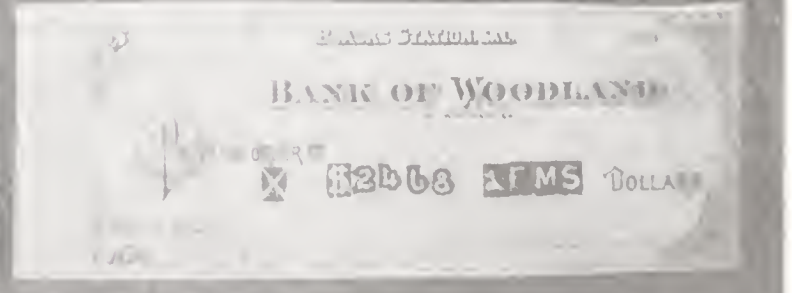
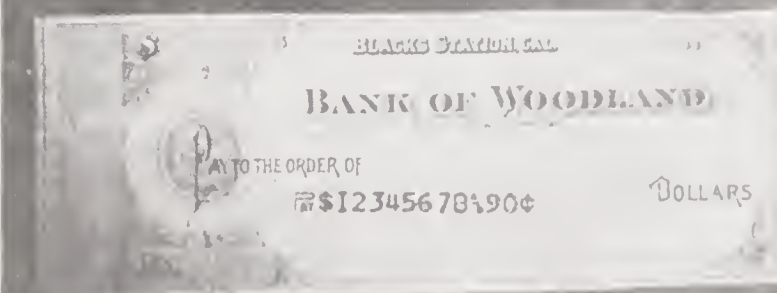
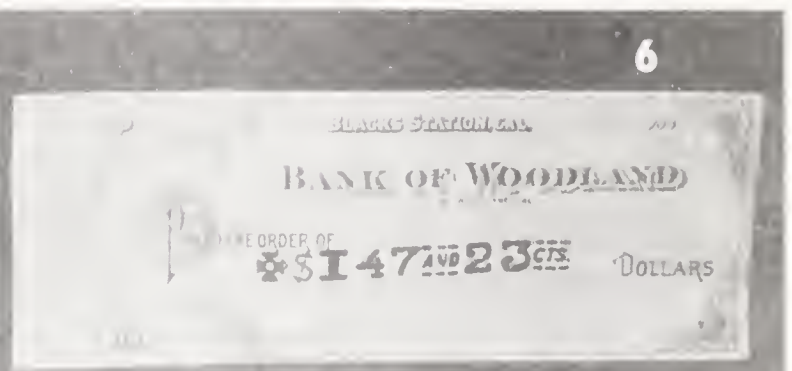
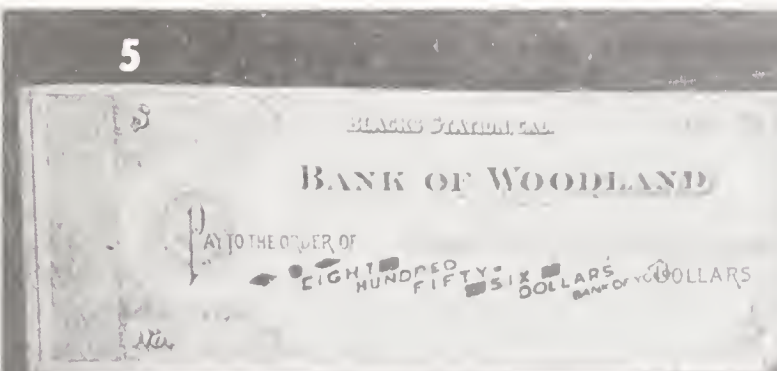
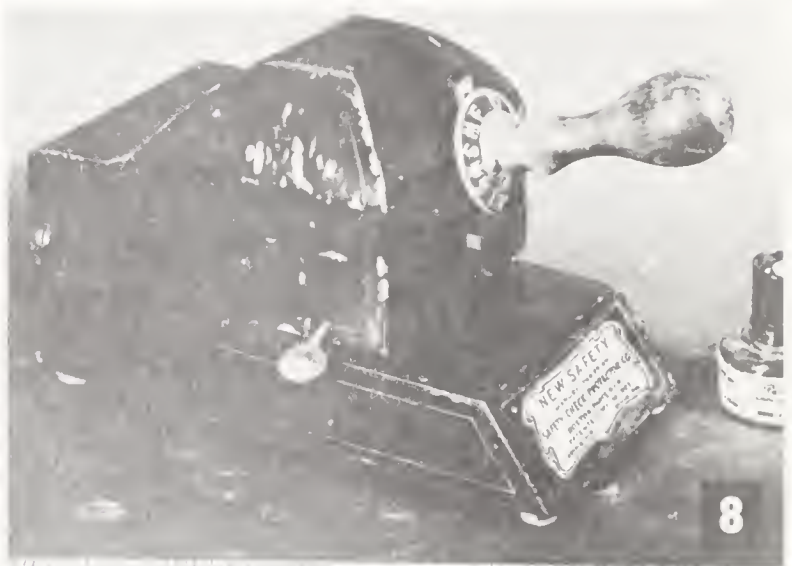
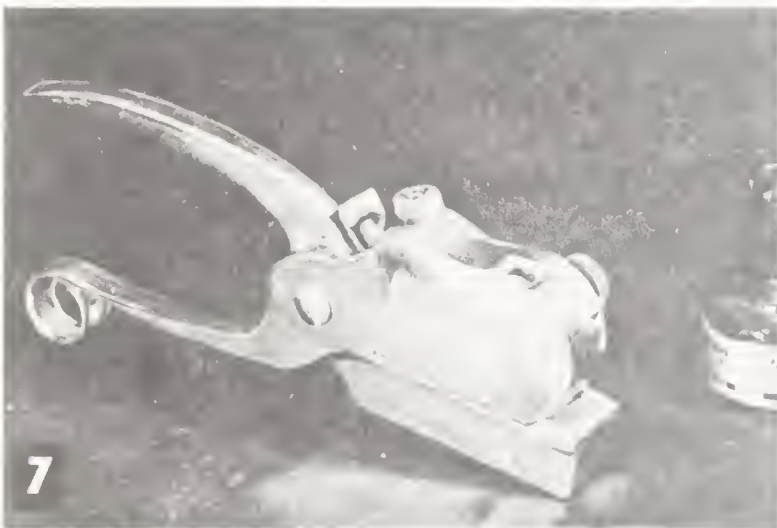
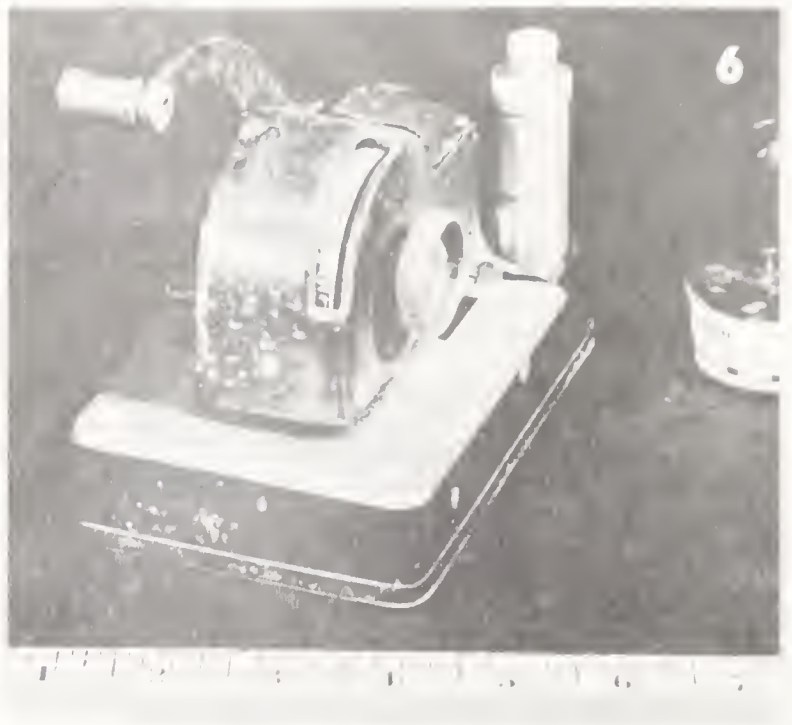
After about a year at the architects office and still being low man....I decided I could do better, and quit. Perhaps these circumstances had helped me decide.

The evening position was at the New York Public Library at 5th Ave. and 42nd Street, in the Engineering Room. Salary here...also \$10 per week.

The architects office was at Lexington Ave. and 48th Street, a good eight blocks away. And you know the traffic at Grand Central Station which I had to pass. So I had a half hour between jobs

Continued on Page 105







## THE AUTOGRAPH ASPECT OF CHECK COLLECTING

Jul. 70

by R. K. Richards

Baltimore, Md.

It's a recognized fact that the collecting of postage stamps has instructive value in historic lore. In the experience of the writer, stamp collecting naturally led to an interest in revenue stamps and no less naturally to old checks and to famous endorsements.

Having come into possession of a quantity of checks and drafts of the vintage of the 1860's - 70's and 80's, I began scrutinizing, among other aspects, the signatures and endorsements.

I'd heard for years about the early iron mining in our area being financed by "Eastern interests", so it was fascinating to discover specifically who the investors were. I should explain that the multi-billion dollar iron mining industry of the Lake Superior region began in our town, Negaunee, with the discovery of ore in September, 1844, and the opening of the first mine in 1845. This event was of far more importance to our national economy than the famed discovery of gold in California in '49.

Many enjoyable hours were spent in the public library perusing standard reference books. Imagine my pleasures, as, one by one, I found that I had at least twenty-five famous names on checks!

Some signatures were abundant. The largest number by far was that of Peter White, who is well known in these -here-parts as a pioneer citizen. His autograph is as readable as it is unique and I discovered about 200 of them.

I didn't find any signatures of presidents. However, I did find two presidential candidates, namely Samuel J. Tilden and Peter Cooper. (A fellow CCRT member has offered me one of Calvin Coolidge).

A thrilling experience, to me, was the identification of at least three signatures of John A. Roebling, who not only conceived of the idea of making the first wire rope - cable, but devised the machinery to make it, made it, and then proceeded to build several important highway or railroad bridges. He died while directing the construction of the East River Bridge at New York. The Brooklyn Bridge, on which he started, was completed in 1883 by his son Washington Augustus Roebling. A wonderful story of real life!

I found only one signature by D. VanNostrand, the New York publisher who encouraged young scientists by printing their technical papers without charge. Other interesting personalities I encountered were George Washington Cass, Benjamin Franklin Sturtevant, and recently, Theodore Roosevelt Thoren. Also worth preserving were Russell Sage, George Bancroft, W. H. Barnum, H.R. Worthington, Abram S. Hewitt, William Wheatley, W.P. Prentice, J. Edward Simmons and others.

Space does not permit a narration of details. I found myself enjoying a lot of worthwhile history. So, if you seek adventure, don't overlook those possible famous autographs!

I had always thought of the collection of autographs as a silly form of hero worship. The only signature that I solicited in person was that of my namesake, Bob Richards, who is not only the worlds champion pole vaulter, but a dynamic man in many ways.

.....



Pr. 104 Jul. 70

FOR SALE ----- FOR SALE ----- FOR SALE ----- FOR SALE

Artistic Drafts, 1870's or earlier, with Mining Vignette and Seal of Michigan.

\$1.00 each. Add 25¢ for each RN imprint and affixed different revenue.

R. K. Richards, 2516 Talbot Rd., Baltimore, Md. 21216

DON'T LOOK BACK

by R. Emerson Green, Rt. #2, Woodland Ave, Box 211, Grand Bay, Ala.  
36541

I think every hobbyist can remember when what he now considers priceless, passed through his hands and he discarded it. If only we had put it aside for future collecting! But who knows what we will collect next year?

Last year, while searching through income tax records, I came upon my 1950 returns. A slip of paper with a lot of pencilled figures thereon was in the file. I turned it over and it proved to be a yellowed counter check, used as a scratch pad by the auditor who assisted me with my returns. The bank has been absorbed by another and the auditor, who scribbled on the check, passed away about fifteen years ago. To most folks, it is just a scrap of paper, but to me it is something that cannot be duplicated. Do you remember when you used counter checks for scratch pads? Gr-r-r!

A friend in St. Louis, a non-collector, tries to help me with my check collection. He sent me one of his personal cancelled checks dated 1940. So why get excited about a modern cancelled check? As Al Smith used to say, "Let's take a look at the record." The bank upon which it was drawn has long been absorbed by another. The check was paid to "Literary Digest" magazine, now defunct, for a years subscription. It can never be duplicated. Remember, every check is a "one of a kind." Whether it was written yesterday or one hundred years ago, the bank may still be in existence; the payee and payor may still be extant, but there is still one thing that cannot be duplicated: the date. So, every check that was ever written is just as distinctive as snow flakes.

I have a coin collector pen pal in a Northern state who helps me with checks. Every time he goes through a small town he tries to pick up a few checks and is usually successful. Recently he stopped at a bank in a very small town with a unique name and asked for a few checks. The bank had no counter checks. The more he thought about it the more it became an obsession, like trying to get an 1804 dollar. He walked back, opened an account, and obtained a book of checks. "Greater love hath no man." Remember, he is just a pen pal. You can be sure this check occupies a place of honor in my collection and I take advantage of every opportunity to help him with his coin collection.

You can go through your collection and practically every check, used or unused, will tell you a story. Don't worry about "the one that got away." The antique collector will tell you that today's trash is tomorrow's treasure!

But the gladdest words I know, by heck  
Are those which read  
Enclosed find check.

WANTED \* \* \* \* \* WANTED \* \* \* \* \* WANTED \* \* \* \* \* WANTED \* \* \* \* \* WANTED \* \* \* \* \*



THEN THERE WAS ONE...

By Harry G. Wigington

Harrisburg, Pa.

In 1808, the citizens of the small community of Carlisle, Pennsylvania started to organize a bank which would serve the needs of their community. There was nothing in the general area, not even in Harrisburg, which offered the people of central Pennsylvania a banking service. (The Bank Of The United States, Bank Of America, and the Bank of Pennsylvania had been operating effectively for a number of years.)

On February 15, 1810, the plans were drawn to create a bank of independent nature and operation. Finally, by June, 1813 they had secured the necessary backing to call their first directors meeting. On October 5, 1813, the doors of the Carlisle Bank opened for business. This bank prospered, serving the community well.

Meanwhile, Harrisburg residents also felt a need for a banking institution, which would assist its growing economy and business operations. The old Branch Discount and Deposit Offices of The Bank Of The United States were not enough to serve the growing area. Thus The Carlisle Bank, on July 6, 1814, gained a competitor - The Harrisburg Bank. Both banks prospered well, surviving the panics of the 1830's and 1840's. On April 13, 1846, The Carlisle Bank changed its operations and became a Deposit Bank operating thereafter as The Carlisle Deposit Bank. After 116 years, the bank merged, this time losing its name and became part of The Harrisburg National Bank. The Harrisburg Bank nationalized on November 16, 1864 and became the Harrisburg National Bank. Thus, on May 12, 1961, the two old banking competitors joined forces to serve the greater Harrisburg community.

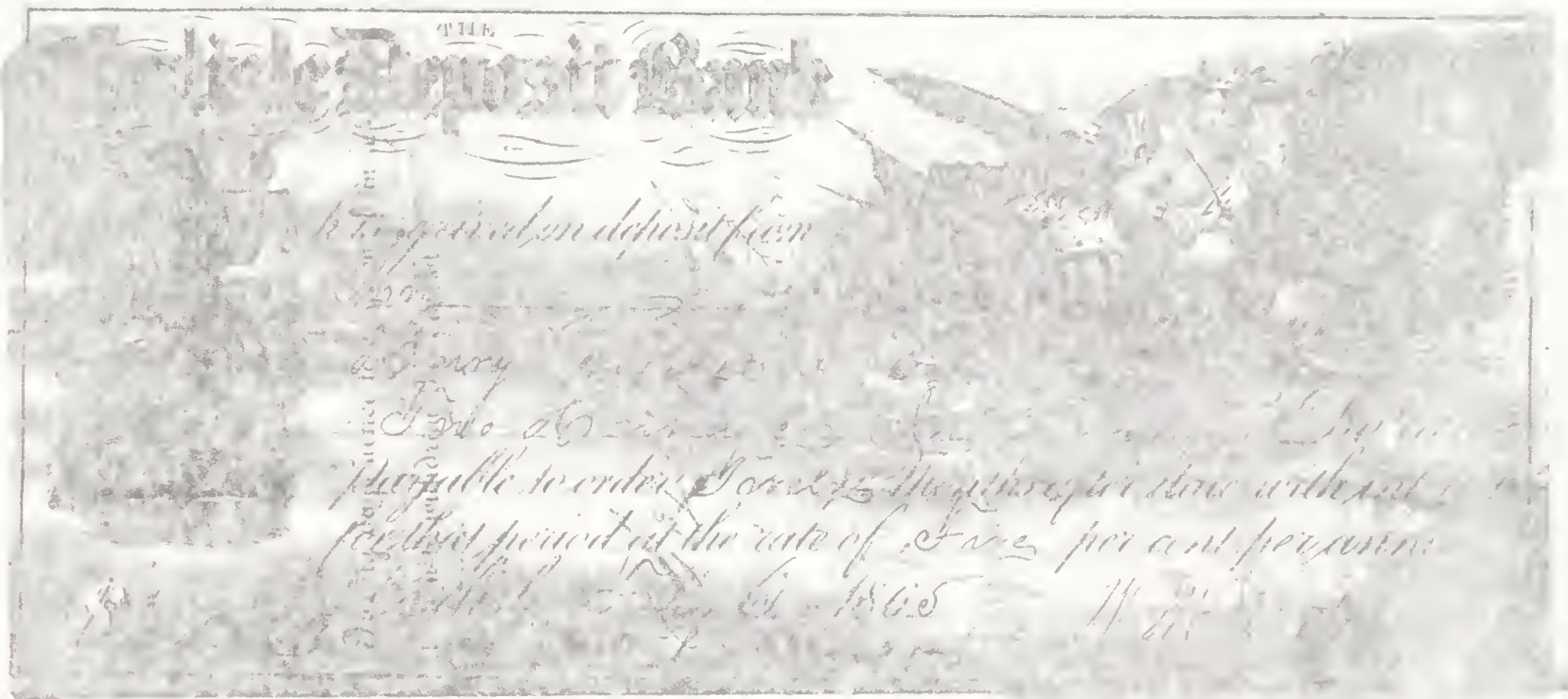
On January 1, 1970, The Harrisburg National Bank became history as it merged with The First National Bank of York, York, Pennsylvania and the Conestoga National Bank of Lancaster, Lancaster, Pennsylvania, to form The Commonwealth National Bank.

In searching for material to relate to this article, I located a draft (Ill. #I) which is one out of a group of drafts and certificates of deposit on The Carlisle Deposit Bank. It seems that on February 6, 1830, a Henry Garner, had a Major Royal, Commanding Officer at The Carlisle Barracks, deposit \$200 in The Carlisle Deposit Bank. Three years later, Garner wrote I. P. Hapler, cashier of the bank, a letter from Camp Kelly, Texas, asking that the money be turned over to his Power of Attorney. He selected a General John P. Hatch, Commander of The Carlisle Barracks, to withdraw his \$200 plus interest and send it to him at the 4th U. S. Cavalry, Fort Chadbourne, Texas.

Attached to the draft (Ill. #1) was Mr. Garner's letter to Cashier Hapler (Ill. #II) and a power of attorney for General Hatch (Ill. #III), signed by a notary public in San Antonio, Texas. The reverse of the draft (Ill. IV) also shows the signature of General Hatch, with interest computed, and amount taken out to send the money registered to Mr. Garner in Texas.

Just items found today are neither too unusual nor do they reveal any type of historical story such as this one on the Carlisle Deposit Bank. This type of draft adds quality and attraction to anyones collection, especially with any related material to the draft, check, note, or





III. #II

Camp Kelly Texas

Sept. 11

A. J. Haffler Esq.

Dear Sir

you will confer a favor on me by forwarding me my money the sum of one hundred and ninety five dollars with interest this money was deposited in 1100 in the month of February on the 5th day by Major Royal comd'g 4th Artillery Barracks you will please forward it in a registered letter to the following address, Henry Gardner Fort Chaffee Texas in care of Capt. George S. Hunt of the U.S. Cav. Comd'g Fort Chaffee Texas

I remain with respect your humble servt.

Henry Gardner formerly private in Co. 1st Regt.

U.S. Cav. now discharged.

whatever he may be displaying.

This certificate of deposit (Ill. #I) gives you an example of the material available on this bank, with an added bonus. Shown in Ill. V and VI are examples of two checks: one is an early check (1814) on the old Carlisle Bank (Ill. V); the other check (Ill. VI) on The Harrisburg National Bank, shows the old bank building and also a "Revenue Hint" stamp, which was imprinted on the check. The "Revenue Hint" stamp was used for a time on checks, after the

Ill. # 3

The State of Texas  
County of DeWitt I know all  
presents that I Henry Gardner, late a private  
in Co. C. 4<sup>th</sup> W.S. Cavalry have this day made  
nominate and appointed, and by these presents  
do make nominate and appoint General John  
P. Hatch now in command at Carlyle Bank  
my true and lawful Agent and attorney for me  
and in my name place and stead to draw  
from the Carlyle Deposit Bank in Texas  
the sum of Two hundred Dollars in currency  
by me deposited there on the 5<sup>th</sup> day of February  
1868 and in my name to give receipt. Therefore  
giving and granting my said Attorney full power  
and authority to do and perform any act and  
thing necessary to be done in the premises;  
hereby ratifying and confirming all that my  
said Attorney shall do or cause to be done  
and so fully recognizing the validity of any  
and all acts so by him done as though per-  
formed by myself in my own proper person  
Witness my hand at San Antonio this 6<sup>th</sup>  
day of July A.D. 1868.  
Henry Gardner

The State of Texas  
 County of Bexar & Before me Nelson Hayes  
 a Notary Public in and for said County this do,  
 personally appeared Henry Gardner who in  
 my presence signed the foregoing Powers of Attorney  
 declaring the same his act and deed for the  
 purposes and consideration therein stated.  
 I certify which I have hereunto set my hand  
 and official seal at San Antonio this 6<sup>th</sup> day of July  
 A.D. 1868. Nelson Hayes  
 N. P. A. C.

Ill. #IV

3. 2. 1. 5  
 2. 2. 9. 5

Henry Gardner

p.m.

Geo. P. Beech  
 Power of Atty.

Revenue Tax was removed, so the bank customers would not think it was a bogus check. These stamps lasted only for a transition period, until the people became acclimated to checks without the Revenue stamps. Again, this makes a most interesting addition to ones collection. I am sure that if each member of this organization could offer a brief story/history of some bank in his community or particular collection material, we would all gain and become more knowledgeable of our hobby.



## CASHIER OF THE CARLISLE BANK

Pay to

Baker

or Bearer

Five Hundred Forty

Dollars and

Cents.

540  
DOLLARS 100

No. 10

Harrisburg, Pa. Nov 18, 1860

## Harrisburg National Bank



Pay to Order of B. F. Henderson or Bearer  
Eighty Eight 20 Dollars

\$88 <sup>20</sup>/<sub>100</sub>

Milton C. Johnson 20 Warren St. N.Y.

*[Signature]*

FOR SALE \*\*\* CERTIFICATE \*\*\* FOR SALE \*\*\* CERTIFICATE

1. Penna. and Virginia checks in 1870's-----3 for \$1.00
2. Penna. checks in 1860's-----2 for \$1.00
3. Inscribed pair of promissory drafts (blue paper) 1850 period  
2 notes uncut----- \$1.00
4. 1st National Bank of Helena, M.T. (signed by R.E. Harrison -  
son of Genl. Harrison-President of U.S. and chief Assayer in  
Helena in 1870-1880's. 4 Varieties. Each----- \$3.50
5. American National Bank, Wetumpka, Ind. Terr.----- \$4.50
6. 50-50c uncut sheet of D.A. Brayton, Fall River, Mass. dated  
11-20-1862. Previously unlisted-recently discovered and very  
scarce obsolete notes. Per sheet----- \$8.00
7. Checks on a West Virginia Bank, changed to a bank in Mary-  
land (dated late 1860's and 1870)----- \$1.00
8. Bank of Montgomery County, Norristown, Pa. checks dated in  
the 1840's----- \$2.00
9. Misc. receipts for stocks, etc. of 1830's-----Each .10
10. Certificate of Deposit or Draft of Carlisle Deposit Bank, dated  
in 1860's & 1870's. Engraved by American Bank Note Co. Seal  
Each----- \$1.00
11. 1000 Territorial Bond of Territory of Montana, dated 1-1-1880,  
uncancelled, with all coupons, but unsigned. Beautiful green  
and black print, with gold imprint. Very scarce----- \$40.00
12. 1000 Territorial Bond of Territory of Montana, dated 1-1-1880,  
same as above, and just as scarce----- \$40.00

Also: all notes, warrants, bonds, drafts, checks, scrip, letters,  
etc. of Montana, stock certificates, etc. of Montana Territory.

40—The Post & Times-Star Cincinnati, Thurs., Feb. 19, 1970

## Today's Business



# Study Shows Banks Have Outstanding Check Collections

BY MARTIE KAZURA

Businessmen, how knowledgeable are you when it comes to your leading money substitute, bank checks?

Try this bank check quiz and see how well you score.

- How many checks are written annually?

- Who writes more checks, business or individuals?

- What is the annual rate of growth in check writing?

- What is the average check size, the median size?

- How quickly is the average check paid?

- What percentage of checks are returned unpaid, on an average?

Answers to the questions will come later in the column.

American check-writing habits were studied by the Bank Administration Institute. The study, entitled "The Check Collection System, A Quantitative Description," was the result of a survey by the Institute in 1967-68, and represents the first detailed report analysis of the bank check system since 1954.

Conclusions of the survey indicate that the banking industry's check collection is outstandingly successful and has had steady growth.

Future indications show greater opportunity for check growth

"Depending on the geographical region, there is still a large proportion of households that do not use checks at all. These factors are all contributing to the rapid increase in the number of checks written," says the study.

Possible areas for improvement in the system include improved transfer methods to cut down on float, the time a check moves from the bank where it is deposited by the recipient to the bank which holds the account.

Another area needing improvement is the handling of exception items, including checks not payable for reason of insufficient funds, improper endorsement, signature problems and improper sending.

Now for the quiz answers:

- In 1967, 19 billion checks were written annually. In 1969, check-writing reached over 21 billion.

- Individuals outclass business and the government in writing checks at a rate of 51.7 per cent for individuals to 46.6 per cent for business and 17 per cent for government.

- Annual growth rate for check writing is 7 to 8 per cent, a pattern of growth relatively constant since 1943.

- The average check in Federal Reserve banks was \$391, while the median value ranges between \$25 and \$50.

- Most checks are paid in two days. Of 74.57 million checks written in an average day in 1969, 21.77 million were paid the first day; 21.69 million, the second day; 11.44 million, the fourth day and 9.41 million, the fifth day.

- About 562,000 items were returned daily for an average of .75 per cent, or .25 per cent of the dollar volume. Over half of the checks returned, 54 per cent, were because of insufficient funds.

This article appeared in the Cincinnati Post and Times-Star on the date noted and is reproduced here with the permission of the editor of Cincinnati Post.



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Jul. 70

## SCENIC CHECKS IN MID-STREAM?

By Jack Weaver

Woodland, Ca.

We checkophiles know there's nothing new about "pictorial" checks, even if the public doesn't. Most of us have at least one check from the 1830's showing a line drawing of the bank's headquarters. We've seen the Marine Bank of New Bedford's checks from the 1840's and '50's with whales and whaling scenes.

It was in the 1860's and '70's that engravers and check printers combined to produce true works of art: allegorical figures, ships, trains, you name it, they pictured it on checks. Two things about these Civil War era checks should be noted, however: 1) the illustration was generally unrelated to the drawer or drawee bank, and 2) the most beautifully engraved forms were almost always "official checks" or drafts drawn by a bank on its big-city correspondent. The smaller the bank, the more highly engraved the draft, in many cases.

By the mid-1870's, richly engraved checks were beginning to disappear and check forms began to be imprinted to advertise the drawer of the check. By the turn of the century, color and illustration were both the exception rather than the rule and the bulk of 20th Century checks are hardly worth a second look. They became strictly utilitarian, just another business form.

At this point, I should confess that I am an officer of the Wells Fargo Bank in California and not completely impartial in evaluating today's outpouring of pictorial or scenic checks. But it might be interesting to see what started the current colorful trend.

Wells Fargo started in business in California in 1852. Of course, I haven't seen every check form used by the bank but even so, I haven't seen one issued during the first 112 years of the bank's existence that had so much as a cut of the bank building. Those 19th Century Bills of Exchange that are so very popular with collectors are the epitome of dullness, printed in about 4 tones of grey. Wells Fargo's competitors of the 1850's meanwhile had some gorgeous draft forms. Page & Bacon used a Bill of Exchange with an engraving of the bank's headquarters building plus a full-rigged sailing ship underway. Adams & Co. had a beauty showing three ladies at the left edge of the draft apparently waving to a group of miners in the center of the draft who were gathered about a "long-tom" sluice box. Lucas, Turner & Co. furnished check-forms to its customers showing a gal, the spitting image of the Venus de Milo but more warmly dressed--and with two arms, one of which was wrapped about the shoulders of a huge, friendly-looking eagle.

Wells Fargo was as conservative a bank as its stationery would indicate, operating for most of its years from one downtown San Francisco location. All this changed when, in 1960, it merged with the American Trust Co., a branch bank with good coverage in Northern California. With a greatly increased trading area and now a big "retail" business, the bank launched an aggressive campaign of identification. Subscribing to the theory advanced by some Chinese gentlemen that a picture was worth a thousand words, the bank hitched its marketing awareness program to a stagecoach. For most of its years, Wells, Fargo & Co. (the banking and express



19-1-70  
functions were both conducted under this style) built the bulk of its business around the stagecoach, particularly the Concord stage manufactured by Abbott-Downing in Connecticut. The stagecoach carried WFCo's express over most of the early West and the company was also heavily involved in the ownership and operation of many stage lines. So present-day Wells Fargo Bank built the Concord coach into its advertising, its signs, its billboards and TV advertising, even its give-away tie clips and key chains.

In May 1964 the bank introduced its tan "Stagecoach check" -- and that's really when it all began. Two years later, a blue version was added, presumably to appeal to the ladies. In April 1967 came the Antique, followed two months later by the 4-color Scenic. The Sunrise number in "hot" orange is the latest.

Acceptance was good. By July 1967, 36% of all check orders were for the pictorial checks. It was 50% by May 1969 and well over that figure today. Regardless of what the stagecoach might have done for the customer's ego, they accomplished two things for the bank. First, they furthered the identification of the bank as "part of the West." Secondly, each check order -- sold to a customer at approximately cost -- eliminated the need to provide free checks and checkbook covers. The bank confesses publicly to saving over \$500,000 a year in stationery costs.

The last half of the 1960's saw many banks blossom out with colorful checks with California banks in the van. Bank of America, the nation's largest, brought out 10 California scenes, each covering the full check. The customer picked his favorite for his own use. Crocker-Citizens, another state-wide chain, offered a wide-screen, variety pack: California scenes the full width of the check but confined to the top 7/8" of the check; 5 checks each of 5 different scenes in each pad of 25 checks.

Banks not wishing to design their own had access to "pretties" through their check printers -- no bank had to "do without." National Check Co. was one of the first, offering seven checks with designs, not scenes, splashed with color and matched to even wilder checkbook covers. American Bank Stationery Co. has eight varieties in its "Model Collection," another eight labeled "Photo-scenic." Check Master Inc., Deluxe Check Printers, Burroughs Business Forms & Supplies Group of the Burroughs Corporation -- everyone got into the act.

In the February 1970 issue of Burroughs Clearing House, an article on "customized checks" concludes ".....scenic checks are here to stay -- at least for personal accounts. The lady of the house writes her checks with more flair when she is pleased with the check's design and it's not absurd to think that she might move her account to the bank that offers the most attractive checks."

Well, maybe the man's right, but all is not well. The problems are now apparent and out in the open and the critics are having their say. An article credited to the Chicago Daily News said, "See the pretty new checks -- See the palm trees and surf -- and the wheat fields. And the weird designs.....Color them all headaches." The article suggests that when the first scenic appeared, some merchants thought them to be make believe checks and refused to cash them. Problems (both real and imagined, I think)

were cited and the article concluded: "...banks aren't totally convinced the new checks are worth even going a little bit out of the way for."

The Wall Street Journal carried much the same sort of a story in it's April 1, 1970 edition. Being a little more specific, it told how the Bank of America, for instance, had found it necessary to redesign four of its ten checks, moving "portions of an orange-tree grove because the trees obscure part of the check signature line." Valley National Bank of Phoenix, said the WSJ, went "gung ho" on Arizona scenes, now will confess publicly in its advertisements that the checks were "too bright for ball point pen ink, their paper too slick, and the bank's name too large." So the new ones will be in subdued hues.

Well, I guess you could say that scenic checks are in mid-stream. Should printers, designers, bank marketing experts and the rest turn back before the water gets any deeper or should they forge ahead to the other shore? Bet a nicker they'll do the latter. In the main, customers like and are now used to pretty checks. And banks are delighted to have the customer absorb the full cost of providing his own stationery. This latter factor is sure to be tempered as one bank and then another offers scenic checks free to gain a competitive advantage.

Many of these present-day checks will have to be redesigned -- but most of all toned down. And you know what will happen? Checks will begin to look just like the checks offered by some banks back in the 1920's and 1930's that all but the checkophiles have forgotten about. Here in California, the Farmers & Merchants Bank of Long Beach covered their checks with an airview of Long Beach, taken just off shore. And in a pleasing, pastel blue. The one I have is datelined \_\_\_\_\_ 193\_\_\_. And with datelines of \_\_\_\_\_ 192\_\_\_, we find the El Dorado County Bank of Placerville showing Emerald Bay, Lake Tahoe; The Bank of Lassen County, Susanville with a wide-angle view of Mount Lassen; and The First National Bank of Coalinga featuring one large oil well derrick in mid-check and half-a-hundred more in the background. All of these checks are "photographic," the scenes cover the whole check, the colors are subdued, and the features of the picture are not in conflict with the critical areas of the check.

So what else is new?

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WANTED ooooo WANTED ooooo WANTED ooooo WANTED ooooo WANTED

|   |                                                     |   |
|---|-----------------------------------------------------|---|
| W | Checks, drafts, certificates of deposit from        | W |
| A | Northern California banks.....other Western bank    | A |
| N | material and obsolete check protectors also sought. | N |
| T |                                                     | T |
| E |                                                     | E |
| D | J. E. Weaver, P.O. Box 30, Woodland, Calif. 95695   | D |

WANTED ooooo WANTED ooooo WANTED ooooo WANTED ooooo WANTED

Tell your collector friends about CCRT

**Scenic**  
The most exciting

**Wells Fargo Bank**

101



## ...the newest check in the West!

Another exclusive Wells Fargo Bank check that captures the spirit and color of the Old West.

Available in two convenient styles, the new Sunrise Checks are consecutively numbered and personalized with your name, address and even telephone number if you wish.

You can choose, too, from several distinctive

checkbook covers—black, gold, red, white, light blue and dark blue—your name stamped in gold. Or you may select from two new styles—the embossed Western or Brocade.

Check your choice by completing the order form on reverse. Drop it in the mail or bring it to your Wells Fargo office—and look forward to a new dawn in banking convenience.



**WELLS FARGO BANK**  
NATIONAL ASSOCIATION

1e

THE EXCLUSIVE  
Stagecoach check is  
yours in a choice  
of blue or tan.





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were cited and the article concluded: "...banks aren't totally convinced the new checks are worth even going a little bit out of the way for."

THE NEW YORK TIMES

# INTRODUCING

ADV 1943 (3/69)

Telephone Number (if desired) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Address \_\_\_\_\_

Other Name (if joint checking account) \_\_\_\_\_

Name \_\_\_\_\_ (please print)

Personalized check imprinting to read:

|  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|

Please fill in your checking account number.

My banking office: \_\_\_\_\_

Sign here \_\_\_\_\_

Please check \_\_\_\_\_ my account

or Bank Use (Transit Routing) \_\_\_\_\_

HECKS NUMBERED FROM \_\_\_\_\_

ATES TAX AND POSTAGE ADDITIONAL / PLEASE ALLOW TWO WEEKS FOR DELIVERY

OVER ☐ BLACK ☐ GOLD ☐ RED ☐ WHITE ☐ LIGHT BLUE

☐ DARK BLUE ☐ BROCADE ☐ WESTERN

Prices subject to change

200 checks/wallet style ☐ Sunrise \$1.90

200 checks/end stub ☐ Sunrise \$2.10

Simply complete form, mail or bring in for check style of your choice

Order form

WANTED ..... WANTED ..... WANTED ..... WANTED ..... WANTED

W  
A  
N  
T  
E  
D

Checks, drafts, certificates of deposit from  
Northern California banks.....other Western bank  
material and obsolete check protectors also sought.  
J. E. Weaver, P.O. Box 30, Woodland, Calif. 95695

W  
A  
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D

WANTED ..... WANTED ..... WANTED ..... WANTED ..... WANTED

Tell your collector friends about CCRT

## Scenic

The most exciting  
check in the West.  
Available only at  
Wells Fargo Bank.

# Wells Fargo Bank

101

19

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PAY TO THE ORDER OF

\$

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DOLLARS

JOSEPH M. JOHNSON  
LINDA J. JOHNSON  
123 MAPLE STREET  
YOUR CITY, CALIFORNIA 94000

SAMPLE



⑆ 1 2 1 0 ⑆ 0 0 2 4 ⑆
000 1 1 2 3 4 5 6 ⑆

## Antique

Now you can carry  
some of the ruggedness  
and individuality  
of the Gold Rush Days  
in your checkbook.

# *Wells Fargo Bank*

101

19

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PAY TO THE ORDER OF

\$

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DOLLARS

JOSEPH M. JOHNSON  
LINDA J. JOHNSON  
123 MAPLE STREET  
YOUR CITY, CALIFORNIA 94000

SAMPLE

⑆ 1 2 1 0 ⑆ 0 0 2 4 ⑆
⑆ 0 0 0 1 0 1 2 3 4 5 ⑆

## Stagecoach

The exclusive  
Stagecoach check is  
yours in a choice  
of blue or tan.

JOSEPH M. JOHNSON  
LINDA J. JOHNSON  
123 MAPLE STREET

JOSEPH M. JOHNSON  
LINDA J. JOHNSON  
123 MAPLE STREET  
YOUR CITY, CALIFORNIA 94000

101

101

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PAY TO THE ORDER OF


\$

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DOLLARS

JOSEPH M. JOHNSON  
LINDA J. JOHNSON  
123 MAPLE STREET  
YOUR CITY, CALIFORNIA 94000

SAMPLE



⑆ 1 2 1 0 ⑆ 0 0 2 4 ⑆
⑆ 0 0 0 1 0 1 2 3 4 5 ⑆

Want a  
choice?  
We deliver.



Stagecoach Checks

Scenic  
Antique  
Blue  
Tan

FIRST CLASS

Permit No. 21

San Francisco, Calif.

BUSINESS REPLY MAIL

No postage stamp necessary if mailed in the United States

Postage will be paid by

WELLS FARGO BANK

Customer Services #929

464 California Street

San Francisco, California 94120



\*\*\*\* CHECK REFERENCE MATERIAL \*\*\*\*

Previous printed articles about some phase of check collecting are listed below. All items, illustrations or articles refer, mention, or illustrate material of interest.

| <u>Publication</u>       | <u>Issue Date</u> | <u>Title</u>                                                                                                                                                                                                                                                                                               | <u>Page#</u> |
|--------------------------|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| The Numismatic Scrapbook | May 70            | Part VI of America's Crossroads- Money Evolution In West Ohio, From Barter To Credit Card                                                                                                                                                                                                                  | 636          |
| The Numismatic Scrapbook | May 70            | Mehl Checks Recall 'Golden Era' Article about some of the checks Mehl wrote while in the coin business. Pictures check.                                                                                                                                                                                    | 648          |
| The Numismatic Scrapbook | May 70            | Check Recalls 'Christmas Tree Ship' - Article on "Rouse Simmons," a sailing vessel carrying a load of Christmas trees to Chicago in 1912. Illustrated check pictures the vessel with full sail..from oil painting by Bob Heuel.                                                                            | 649          |
| The Numismatic Scrapbook | May 70            | Check Collectors Plan AIA Display. Article on CCRT .                                                                                                                                                                                                                                                       | 675          |
| The Numismatic Scrapbook | June 70           | Monongahela Stills Create Need For Glass Works Paper Money Early need for money, pictures early notes, promissory notes, fractionals, early glass flasks, etc.                                                                                                                                             | 754          |
| The Numismatic Scrapbook | June 70           | This is the Plade-Smith, Young Lead Nomadic Trick, Part II, continued from March issue                                                                                                                                                                                                                     | 768          |
| The Numismatic Scrapbook | June 70           | Buy Now - Pay Later...Credit Cards Presage Cashless Society Giro banking system used in Europe & So. Am. which may possibly take over the payment system, completely eliminating both checks and hand to hand cash, by transfer on books of bank from debtor to creditor without general exchange of cash. | 790          |
| The Numismatic Scrapbook | June 70           | 'Super Check' Consolidates Checks Pictures the check and gives mechanics on how one check now available at certain banks can pay many bills at once.                                                                                                                                                       | 795          |
| The Numismatic Scrapbook | June 70           | Checks Cause Bank Employees' Headache. Too colorful checks cause processing problems.                                                                                                                                                                                                                      | 810          |
| The Numismatic Scrapbook | June 70           | Tokens Replace Wampum Merchandising In Indian Terr. Indian Terr. Info., Illustrates private notes, Terr. Warrants etc.                                                                                                                                                                                     | 882          |

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## CHECK REFERENCE MATERIAL - continued

PublicationIssueDateTitlePage#

|                                                  |                                                 |                                                                                                                                                                                     |     |
|--------------------------------------------------|-------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| The Numismatic Scrapbook                         | July 70                                         | America's Crossroads - Money Evolution In West Ohio, From Barter To Credit Card                                                                                                     | 898 |
| The Numismatic Scrapbook                         | July 70                                         | FRB Releases 'Story Of Checks' Illustrated page from this comic format type book, gives informative information. Copy enclosed with this issue of The Check List.                   | 923 |
| The Numismatist<br>(Official Publication of ANA) | Apr 70                                          | What Others Collect - Autographs Autograph collecting related to numismatics.                                                                                                       | 523 |
| Paper Money                                      | 2nd 1/4 issue of 1970, Vol. 9, Whole #34 No. 2. | Early Banking History of the Republic about early banks - Bank of Pa. Bank of NY, Bank of US. Early founders: Robt. Morris, Hamilton etc. Pictures early bank checks of Bank of US. | 55  |

BOOKS

THE PRESIDENTS - 1965 by Mary A. Benjamin, \$2.00, paper, 35 pages. Gives some approximate prices on the worth of presidential autographs, which are more popular from Washington to Johnson. Notes why some are more valuable than others. Chart at end gives date of birth, date of death and periods of service. Interesting for those who have some of this material or have an interest in it.

AUTOGRAPHS: A KEY TO COLLECTING - by Mary A. Benjamin, hard cover, 313 pages and many fine illustrations. \$5.95. Very informative on all aspects of autograph collecting. A must for the beginner. Gives a complete description of the symbols used in autograph collecting and hundreds of other facts you should know.

Both of the above books are available from Walter R. Benjamin - Autographs, 790 Madison Ave., N.Y., N.Y. 10021

A book review on the above two books would be welcomed.

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The following is a listing sent from the Wells Fargo Bank History Room Collection of Books Pertaining To Background of Wells Fargo & Co.

U.S. WEST - The Saga of Wells Fargo, by Lucius Beebe and Charles Clegg E.P. Dutton & Co., Inc., 1949

WELLS FARGO -Advancing the American Frontier, by Edward Hungerford, Random House, 1949.

WELLS FARGO - An Illustrated History, by Noel M. Loomis, Clarkson N. Potter, Inc., 1968.

WELLS FARGO - by Ralph Moody, Houghton Mifflin Co. 1961.

STAGECOACH WEST - by Ralph Moody, Thomas Y. Crowell Co. 1967.

CHECK REFERENCE MATERIAL - continued

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PONY EXPRESS - The Great Gamble, by Roy S. Bloss, Howell-North, 1959

OLD WAYBILLS - by Alvin F. Harlow, D. Appleton-Century Co. 1934

TREASURE EXPRESS - by Neill C. Wilson, The Macmillan Co. 1936

VIA WESTERN EXPRESS & STAGECOACH - by Oscar O. Winther, Stanford  
University Press, 1945

UNDER COVER FOR WELLS FARGO The Unvarnished Recollections of Fred  
Dodge, Edited by Carolyn Lake, Houghton Mifflin  
Company, 1969.

WELLS FARGO DETECTIVE A Biography of James E. Hume - by Richard  
Dillon, Coward-McCann, Inc. 1969

= = = =

WELLS FARGO - A compact booklet well illustrated with excellent  
photographs of items in their History Room. Concise  
interesting printed information.  
From the History Room of Wells Fargo Bank, San  
Francisco, Ca.

E N D

All reference listings to date have been supplied by two members and  
your editor. How about other members contributing to this list for  
the benefit of all?

\*\*\*\*\*

\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED

W A N T E D -- S O U T H C A R O L I N A

I WANT TO BUY PRE 1865 CHECKS (USED OR UNUSED ON  
SOUTH CAROLINA BANKS. I HAVE CHECKS ON OTHER STATES  
TO TRADE FOR THE ABOVE. ALSO WANT TO BUY ALL KINDS OF  
SOUTH CAROLINA PAPER MONEY.

J. ROY PENNELL, JR. P.O. BOX 858 ANDERSON, S. C. 29621

\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED

REQUEST FOR INFORMATION

The following note has been received:....."I am starting to collect  
stock certificates and have purchased several through The Check List.  
I still know little about collecting them and would like to see an  
article on how to collect and what other people look for in collecting  
stock certificates." Ken Prag, 912 Sycamore St., Cincinnati, Ohio

Can anyone help Ken? How about an article on the subject from one of  
you knowledgeable in this collecting interest - we all could benefit.



Listed below are items members wish to BUY, SELL, TRADE OR WANT

WANTED Cuban Material..Checks, documents, picture post cards, old maps, visas, lottery tickets, all tokens, medals, or anything in paper or metal and etc. Will buy or trade for coins. Inquiries answered promptly. Irving Stiegel, Box 455, Miami, Fla. 33145.

WANTED Checks from all 50 states. I have checks (both old & new) from Indiana to offer in trade. J. E. Seiter, 2117 Winchester Drive., Indianapolis, Ind. 46227.

SELL OR TRADE Indian Territory checks, drafts - several different towns and types. Send your trade list before 1900 for my offer. George Story, Sr., 1920 NW 12th St., Oklahoma City, Okla. 73106.

SELL For Sale - New counter checks, 100 different banks, \$2.00 post-paid or trade for 100 wheat straw pennies good or better, or I'll buy your pennies dated 1793 to 1970, or will trade pennies. J. R. COKER, Route #1, Mitchellville, Tenn. 37119.

WANTED Territorial and early Western Checks, drafts, certificates of deposit, gold dust bank receipts and etc. Also old Hawaiian & Alaska checks and etc. Old cut-cancel devices wanted too. Robert Flaig, P.O. Box 27112, Cincinnati, Ohio 45227

WANTED Want old canceled checks from Arizona, Colorado, District of Columbia, Florida, Kansas, Maine, Maryland, Montana, North Carolina, North Dakota, Oklahoma, Utah, West Virginia and Wyoming. Will buy or trade. Also want Civil War Patriots. Willis H. Smith, 16001 37th Terrace, Independence, Mo. 64055.

WANTED Modern check blanks from all states, but especially from the following states: Alaska, Conn., Delaware, Hawaii, Iowa, Maryland, Mass., Nevada, New Jersey, Rhode Island, Utah, Vermont, Virginia, Washington and Washington, D. C. Fred J. Bolhuis, RR, Aplington, Iowa 50604

- E N D -

Above type ads are published free to members who send them in.

N E V A D A I T E M S W A N T E D

Merchant tokens, checks, stock certificates, newspapers, books, pamphlets, post cards, postmarks, envelopes, letters, posters, handbills, medals, souvenir spoons, all small items from or about Nevada mining or Nevada railroading. Price and describe in first letter. Have items to trade.

G. A. SCHMIDTMANN, Route 1, Box 371, Menton, Calif. 92359

# E-A-R-L-Y C-H-I-L-D-R-E-N

To continue Mr. Pennell's suggestion from Issue #2, listing the earliest known checks from each state as well as another list containing names and earliest known dates of 18th century checks - the following is offered from your editor's collection.

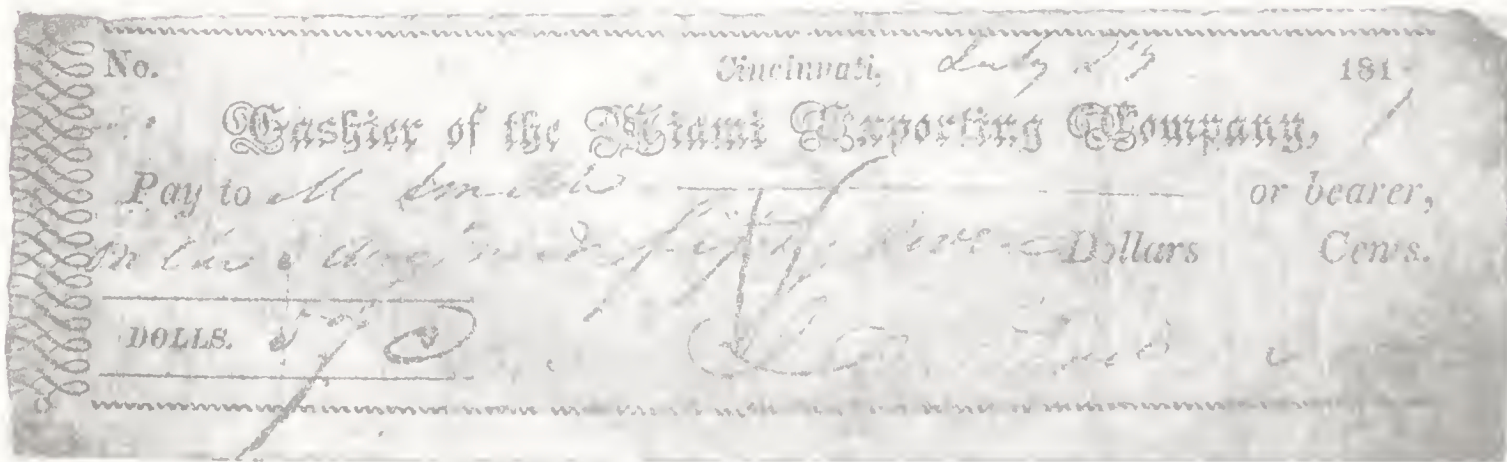
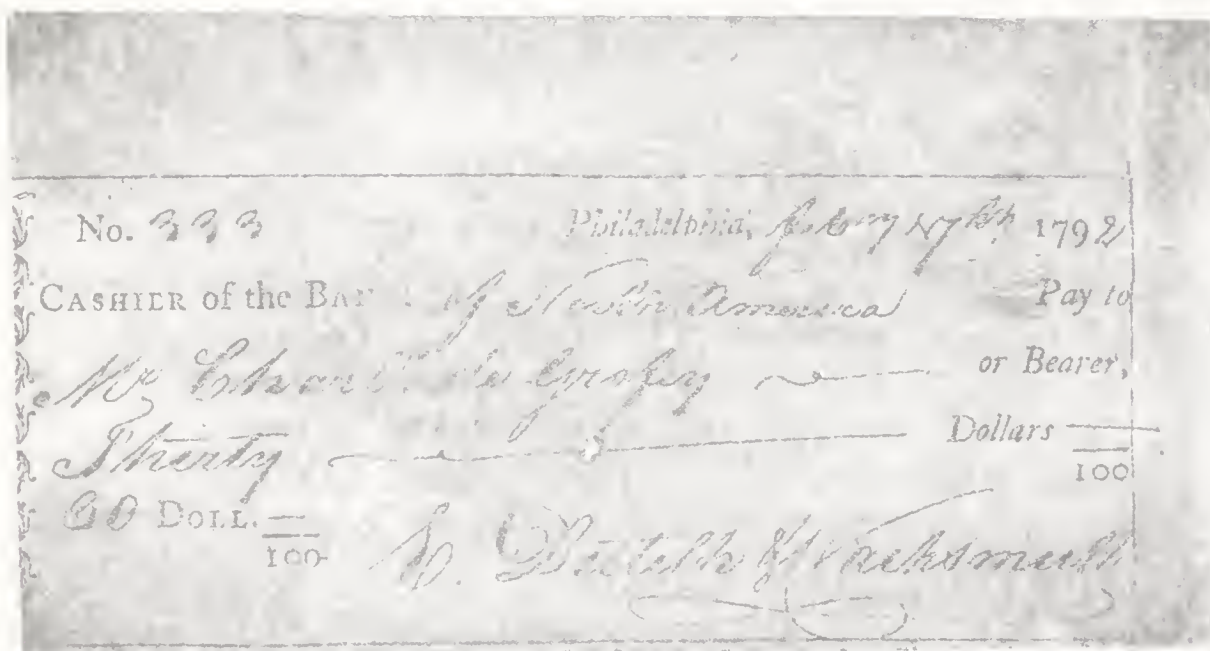
## BY STATE

| State             | Bank Name          | Date                  | Owner        |
|-------------------|--------------------|-----------------------|--------------|
| South Carolina    | Bank of S. C.      | July 29, 1794 ( lbs., | J.R. Pennell |
| Penna.            | Bank of N. America | Feb 17, 1792          | R. Flaig     |
| Ohio (Cincinnati) | Miami Exporting Co | July 23, 1817         | R. Flaig     |

## NAMES & EARLIEST KNOWN DATES OF BANKS ISSUING 18th CENTURY CHECKS

| Location       | Bank Name          | Date            | Owner        |
|----------------|--------------------|-----------------|--------------|
| South Carolina | Bank of S. C.      | July 29, 1794   | J.R. Pennell |
| Penna.         | Bank of N. America | Feb. 17th, 1792 | R. Flaig     |

Below are the latest additions to the list, send in yours!





Jul. 70

UNITED STATES REVENUE  
STAMPED PAPER

BY: SAMUEL S. SMITH (ARA ) 407 Lincoln Road #9-A, Miami Beach, Fla. 33139. The following article is the second and final in the series and is reprinted with the permission of Mr. Samuel S. Smith, the author. It was published in a recent issue of the AMERICAN REVENUER, a fine publication of the AMERICAN REVENUE ASSOCIATION.

If the printing of Revenue Stamped Paper had been subjected to the same controls and regulation, as its adhesive counterpart, collecting in this area would be greatly simplified. The original dies or designs were approved by the Bureau of Internal Revenue, but little is known of essays, and proofs are on printer's waste, rather than on cardboard or india paper. When we consider all of the essays, proofs, specimens and information available on the adhesive revenues of this period, we can conclude that Stamped Paper was, then, as now, the "step sister."

Although I have many proof-type impressions on printers waste, I have never seen a formal proof. Likewise, I have seen only one type of essay, very similar to the "J" design, and found in various colors. Any information in either of these areas, is earnestly solicited. Many samples and specimens do exist, however, most of which were used by the printers and salesmen to exhibit their products to banks and bank customers. They appear with "specimen" or "sample" printed, rubber stamped, or hand written, and are often defaced by small punched holes.

Congress passed the Tax Act, July 1, 1862, but stamped paper did not appear until 1865. The Act merely provided that the tax be shown by: "adhesive stamps or stamped paper, vellum or parchment." Except for types M and N, all of the dies or designs were originated by private firms, approved by the Bureau of Internal Revenue, and then lent to printers under government supervision. Unfortunately or fortunately, depending on your point of view, the supervision was limited to tax collection, with no control over ink color, paper type, paper color, or position on the document.

The die design is the only area of stamped paper that is clearly definable and subject to exact classification. There are 25 types, or 26 if we include the "tapeworm" as a design separate from "A". These were lettered by Vanderhoof from A to Y, with the tapeworm as A 1, and these same designations were continued by Scott. Actually there are only 22 different frames, since P (5¢) and R (10¢) used the same frame as B (2¢), substituting a portrait of Lincoln in the center of the frame of P and R, for the eagle found in die B; likewise V (50¢) used the same frame as T (25¢) again replacing the eagle with a portrait of Lincoln.

Dies A through F were printed by or originated with the American Prototype Co. of N.Y.; Die G by the American Graphic Co. of N.Y.; Dies H through L by Joseph R. Carpenter of Philadelphia, who also played a major role in the printing of the adhesives revenues; Dies M and N are attributed to the Bureau of Engraving and Printing; and Die O by the St. Louis Lithograph Co.. No apparent attempt has ever been made to determine the origin of Dies P through W, although we might surmise that P and R, and possibly T and V were products of the



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American Prototype Co.. The use of Dies A through W were terminated July 1, 1882, but in 1898, during the Spanish-American War, dies Z and Y were developed and attributed by Henkel's to the Bureau of Engraving and Printing.

While designs are easily classified, other problems exist for the collector of stamped paper; the most serious of which is color. Neither the Act nor the Bureau specified any particular colors for the stamps. The most common color used was orange, but the colors spanned the rainbow, and were probably selected by the color ink most readily available, and limited only by the client's whim, or the printer's imagination. This myriad of hues has puzzled the cataloguer, as well as the collector, the problem being the labeling of a particular color. What Sterling and Henkel describe as "lemon", Vanderhoff describes as "yellow"; and Scott avoids the controversy by referring only to: "orange (shades)."

To overclassify the colors by making up fantastic shades and naming them would be folly. For as Vanderhoof wrote: "their colorology out-paints Iris. From the customary orange we find many dies expanding their color scheme into most exotic and startling hues." However, oversimplification is not the solution, but merely an easy and convenient escape by using the term shades. We can agree with Scott when they state: "it is difficult to convey to others just what shade is meant by some color terms", but we cannot agree that yellow is a shade of orange. It is important that we recognize a certain number of colors, and then have shades of those colors for the specialist.

As mentioned earlier the tax and stamps (adhesive and imprinted) were authorized July 1, 1862, but the first printed stamped paper appears to be used no earlier than 1865. The tax was paid in advance on the instruments, with agents such as American Prototype Co., being allowed to deduct a commission of 2½%. When the Tax Act was terminated on July 1, 1882, many firms had on hand a supply of stamped paper which they had prepaid the tax upon. These could be turned in for credit to the Commissioner of Internal Revenue. In the 2 cent values (A through O), probably because the amount involved was small, few redeemed stamps are found. Those that were presented were rubber-stamped "Stamp Redeemed", across the face of the imprint. In the higher denominations (P through W), when up to one dollar per stamp was involved, a more formal redemption procedure was employed. These were also turned into the Commissioner of Internal Revenue, for redemption, October 1, 1872." I have personally seen redemptions of dies G, T, U, V and W; specimens of A, B, D, G, P and T; and proofs on printers waste of A, C, D, F, and G. If anyone has information on others or desires information of the particular catalogue number of any of these, please feel free to write. Samuel S. Smith, 407 Lincoln Rd. #9-A, Miami Beach, Florida 33139

WANTED TO BUY, SELL OR TRADE ----UNITED STATES REVENUE  
STAMPED PAPER (SCOTT'S RN )

Collector wants all types of revenue stamped paper in forms of checks, receipts, bonds, stock certificates, certificates of insurance, etc. Also welcome trade of information in this area to aid me in my research. All inquiries answered, send lists of wants and duplicates.

Samuel S. Smith, 407 Lincoln Road #9-A, Miami Beach, Florida 33139

Fig. 125  
Jul. 70

FOR SALE \*\*\* CHECKS, ETC. \*\*\* FOR SALE

1. NORTH BUTTE MINING COMPANY, Butte, Montana, March 1, 1916----- 50¢
2. W.H. MCCORT DRY GOODS, Coldwater, Michigan, to Southern  
Michigan N.B., 1918----- 50¢
3. FIRST NATIONAL BANK OF MALDEN, Mass., Geo. L. Wentworth,  
Pharmacist, 1913----- 50¢
4. THE VERMONT NATL. BANK, Brattleboro, Vt., E.M. Butler to  
left, 1893----- 75¢
5. GERMAN BANK OF WHEELING, W. Va., 1891----- 75¢
6. HARRISBURG NATL BANK, Harrisburg, Pa., Bank Building to left,  
1884----- 75¢
7. THE NEW ENGLAND TRUST CO., Boston, Mass., Doc. Stp. black on  
yellow, 1900----- 75¢
8. As above, blue on white----- 75¢
9. TREASURER OF THE CITY OF CRIPPLE CREEK, Indian Maid at  
seal. - 1919----- 75¢
10. PEOPLE NATIONAL BANK, Rock Island, Ill., Large blue, Washington  
to left, 1892----- \$1.00
11. As above, bald eagle to left, large and very handsome.  
Colorful, 1904----- \$1.00
12. FARMERS & MINERS BANK, Lucas Iowa, printed rev. Battleship  
Iowa to left, 1900----- \$1.00
13. OLD NATIONAL BANK, Providence, R.I., black on yellow. 1895-- \$1.00
14. J. HART & COMPANY BANKERS, Doylestown, Pa., affixed rev.,  
black on white, 1875----- \$1.00
15. CARLISLE DEPOSIT BANK, Carlisle, Pa., affixed rev., blue  
on pink. 1872----- \$1.00
16. NATIONAL BANK OF PHEONIXVILLE, Pa., affixed rev, green  
on white, 1872----- \$1.00
17. J. HART & COMPANY BANKERS, Doylestown, Pa., affixed rev.,  
bank building to left, 1873----- \$1.25
18. CARLISLE DEPOSIT BANK, large check, Washington on horse to  
left, Eagle on shield to right, affixed revenue, a real  
beauty, ABNCo., 1868. SPECIAL----- \$1.00
19. As above only certificate of deposit, Justice to left hold-  
ing scale, Liberty to right leaning on shield, affixed rev.  
very handsome, ABNCo., 1866. SPECIAL----- \$1.00
20. EXCHANGE NATIONAL BANK, Osborn, Kansas, Bank bldg. to left,  
printed rev., 1898----- \$1.00
21. RHODE ISLAND HOSPITAL TRUST CO., Providence, R.I., on Prov.,  
Warr. & Bris. RR, 1838----- \$1.25
22. THE FIRST NATIONAL BANK, Manchester, N.H., Large check with  
covered bridge and village vignette to right, woman spinning  
to right, printed rev. ABNCo., 1899----- \$1.25
23. THE PEOPLE NATIONAL BANK, Rock Island, Ill., large black on  
blue check, early RR train coming out of roundhouse, printed  
revenue, 1881----- \$1.25
24. THE GROCERS AND PRODUCERS BANK, Providence, R.I. by Valpey,  
Angell & Co., Booksellers, Stationers, and Printers, affixed  
rev., handsome check, 1874----- \$1.50
25. FIRST NATIONAL BANK, Watterlook, N.Y., green on white,  
affixed rev., 1874----- \$1.50
26. MASSACHUSETTS NATIONAL BANK, by Old Colony RR Co., Seal of  
train, rev., 1873----- \$1.50
27. BEVINGTON BANK, Bevington, Iowa, 1909----- \$1.50

CONTINUED NEXT PAGE

CONTINUED NEXT PAGE

PAUL R. PEEL, 1748 Parker Way, Colorado Springs, Colorado 80915



28. THE GROCERS & PRODUCERS BANK, Providence, R.I., fancy green on white, rev, 1874----- \$ 1.50
29. GOLD MINE STOCKS - Two ornate certificates of 1890's from the famous mining district of Cripple Creek, Colorado.... The BUENA VISTA GOLD MINING COMPANY, and the NEW YORK TUNNEL AND MINING COMPANY, beautiful, unsigned and in mint condition with company seal embossed to left, included a reproduction of an early mining map of Cripple Creek District. The Pair plus Map....3 pieces-----\$ 4.00
30. EXTRA, EXTRA SPECIAL - One of each of the above, 31 items, SPECIAL-----\$25.00

PLEASE ORDER BY NUMBER #....All items postpaid.

PAUL R. PEEL, 1748 Sawyer Way, Colorado Springs, Colorado 80915  
(303-596-2839)

....Always willing to BUY...SELL...TRADE

....What do you have in Gold Mine Stocks?

!! .....

(Continued from page 99) My Hobby Room

one more like it for my duplicate material.

I also keep a book in which I record the checks others send me. At the top of each page is listed the sender's name and address; I also give the person listed a number on this same page. Next I list each check by state, city and name of bank. On the back of each check I place the number of the sender. This prevents me from sending the same type of check back to the sender at a later date. I also keep a record of all checks sent out which I record in my "Out Going Book". I find this system works very well.

Mr. Smith undoubtedly has one of the most unique hobby rooms in the U.S. How about you other members writing an article of the way you display your material? How do you keep records and how do you file your material? "How To Do" type articles and "Tips" are always welcome. Especially needed are feature articles on research or historically important events related to banking or bank paper. Share your knowledge with your fellow CCRT members!

Welcome! New members received too late for roster listing - will be placed on membership roster in Issue #4.

#### Name & Address

#### Collecting Interests

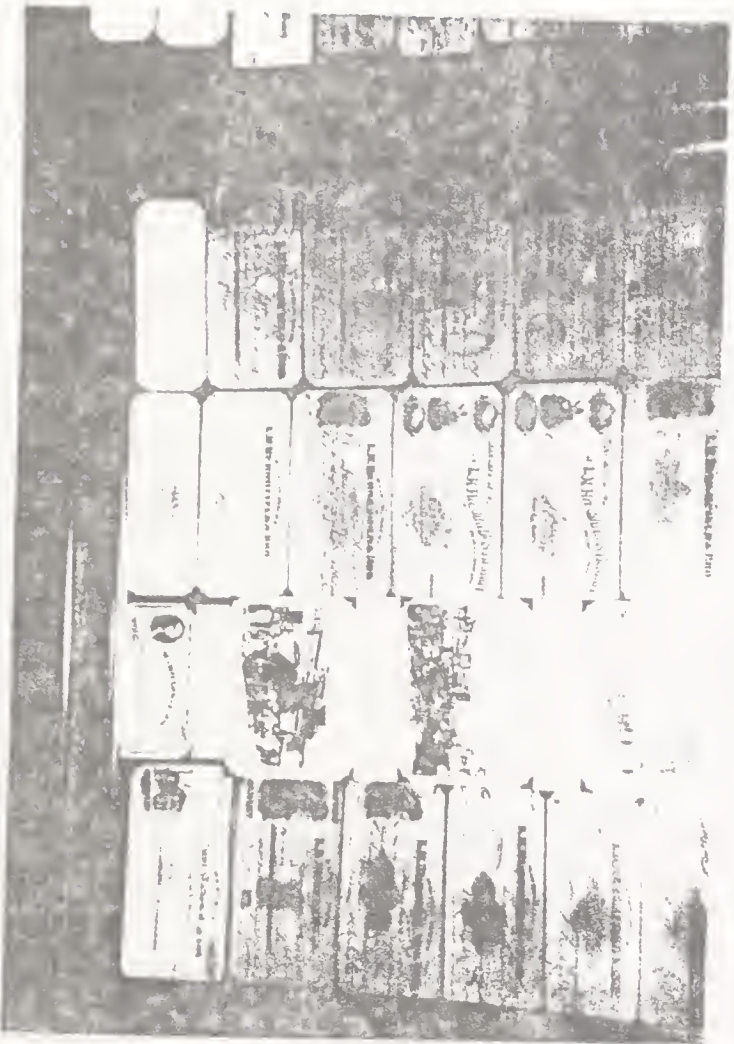
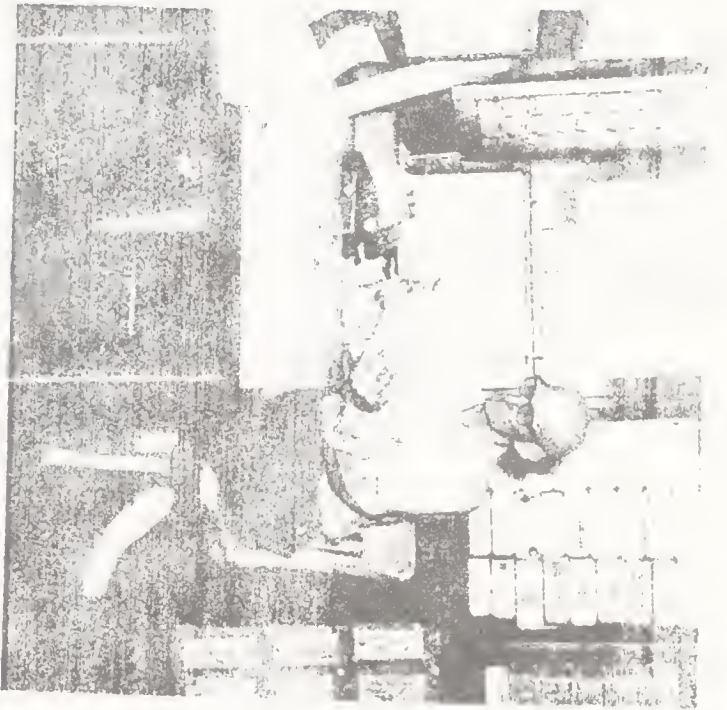
Eldridge G. Jones  
c/o Riggs National Bank  
7th & Eye St. N.W.  
Washington, D. C. 20001

C, M - City of Washington, D.C.  
a, b, d  
Collecting interests: Old bank equipment, coin scales, etc.  
Special interests: Very active in numismatic organization administration: local, state, regional, national.  
E, F, H, I, M - New England States  
a, b, c, d, g, j, k, l

Mr. F. A. Smith.....  
Rt. 4, Box 12  
Brewton, Alabama 36426

Warren S. Henderson, P.O. Box 1358 Special Interest: Currency  
Venice, Fla. 33595







# A Rare Hobby Collecting Checks

By Betty Rudy  
(A Member of The Star's Staff)

The Consolidated Kansas City Smelting and Refining company issued a check printed in Spanish on its account at the Banco Americano (the American Bank) in the amount of 1,786.88 pesos in August, 1900. J. E. Jackson, manager, signed the check.

The check is a favorite in the check collection of Willis H. (Bill) Smith, of 16001 East Thirty-seventh street terrace, Independence.

"It was an accident, my getting started collecting old canceled bank checks," Smith said. "A man in a store said 'see my collection of bad checks? They are no good. You take them or I'll burn them up.' So I took them. Now I have about 15,000."

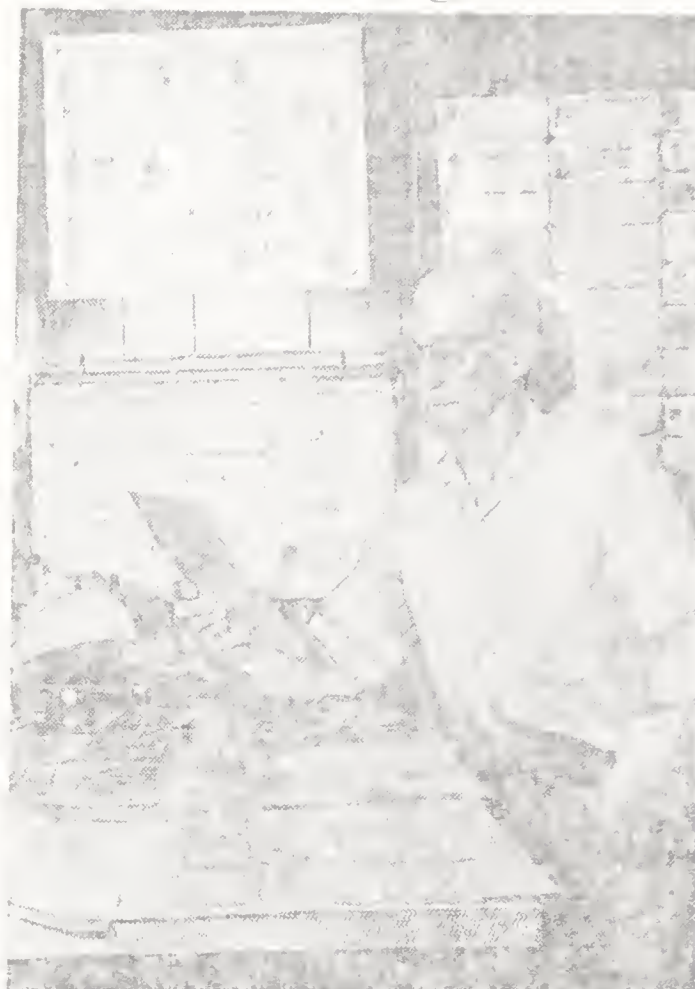
"Check collecting is lots of fun," the 66-year-old carpenter said. "There aren't many folks collecting old checks. I am the only collector in Missouri that I know of except for a man in Warrensburg. And I got him started."

"When I first started, I had only one person to correspond with who also was interested in checks. Now I know of 53 other collectors. We have formed a check club which now has 23 members in the United States."

Among the assortment of old checks is Smith's prize collection of checks from the L. L. Hershfield and Bros. bank in Helena, Mont., dating back to the gold rush days.

"I have checks from every state in the union, Canada and some from England," Smith said. "But these Hershfield checks are very rare. There are only one or two others outstanding that I know of."

"Back in the 1860s, when gold was discovered in Montana, Hershfield set up a bank in Helena and later operated three banks in the same town. The checks are actually receipts for gold dust brought to the bank



A PART OF HIS large collection of canceled bank checks, mainly from now-defunct banks, is studied by Willis H. Smith of Independence. In the background of his specially-constructed hobby room can be seen framed rare specimens of the collection. Smith, a carpenter, constructed the display frames.

and deposited by the miners. The banks would issue certificates of deposit for the dust and nuggets."

One certificate reads, "receipt for one purse containing 15 ounces, four pennyweight, and 10 grains." A 5-cent Internal Revenue service stamp was affixed to the certificate.

"Gold was worth about \$13 an ounce then," Smith continued. "Now it is worth about \$20 an ounce."

"So many of the banking systems were different years ago," Smith said. "One check I have was written on the Merchants National bank of Boston by the Old Colony Railroad company and had the amount of the check rubber-stamped on it. This is very rare. A special warrant from the state of Missouri issued in 1861 has a hole cut in the center to serve as a cancellation mark."

A prime specimen is faded draft written on the Bank of the United States in 1792.

"A lot of the banks in the early days would stay in business only about 90 days at the most," he added. "Their checks are quite rare. I am trying to collect checks from every bank that ever did business in this coun-

try. That's a lot of banks. You really have to dig and study."

"I watch for old bank books, and sometimes person will send me a bundle of old checks to go through. One woman sent me checks from Nova Scotia. There is a lot of trading around involved. I wish there were more old check collectors around."

Part of Smith's collection has been displayed at the Farmer's Trust bank in Lee's Summit where he and his wife lived for 38 years until moving to Independence in January. Both are lifelong residents of Jackson County.

Smith will display another part of his collection this week at the First National bank in Independence, including checks dating back to the 1870s written on the old Anderson, Chiles & Commerce Bank of Independence, a forerunner of the present bank.

"When we decided to come back to Independence and build a new home," Smith said, "I told the builder to make sure I had a hobby room with a closet. Now I have and it is really a safe one, being under the garage with two steel concrete all around. It like an air raid shelter."

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Kansas City, Missouri





the

Check



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List

## Check Collector's Round Table

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Volume I      Number 4      Issue 4      October 1970  
PUBLISHED BY ROBERT FLAIG   P.O. Box 27112   Cincinnati, Ohio 45227

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### WE ARE ONE YEAR OLD!

This month, October 1970, marks CCRT's first year of operation. We have orbited and traveled far during these past twelve months. CCRT had few members during its first days, less than a dozen. As our final issue of this year is prepared, we have 147 Checkophiles among us with strong hopes of gaining more during the coming year.

As we have continued in orbit we have had some "red warning lights on" signaling malfunctions, but by and far our "systems panel" has indicated "green lights" for continued "GO" - and "GO" we have! Our progress has been slow, but steady and with the continued support from our members I'm sure we can continue on our journey. There will be other "red lights" that go on in the future, I'm sure, but I'm also certain that there are members among us who will have the solution to any problems that arise - in this effort we are all on the "Checkophile Team."

We have gone far and functioned well, teamwork is still the answer, for without it we would not have reached our first birthday. May we have many more!

Interest in checks and related material has increased greatly during the past year. It is quite possible that there are members among us who one year ago had no idea how collectable checks really were and who now find it not only interesting, but educational as they delve into the background of the material they own.

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### A.N.A. CONVENTION NOTES

The interest shown in Checkophila at the ANA convention in St. Louis exceeded my expectations. When checks or CCRT was mentioned in conversation most people did know about this "new" hobby and organization. Some of the greatest enjoyment in attending the ANA convention came from meeting a goodly number of you there. It is great to correspond, but meeting our members in person is very gratifying.

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Oct 70

The Missouri Numismatic Society, the host club at the convention, did a mighty fine job and the facilities were excellent. Due to the work and cooperation of Ronald Horstman and Al Wick, who are CCRT members as well as members of the Missouri Numismatic Society, our members were not only provided with a meeting room, but also a hospitality room. Thank you gentlemen.

From observations of the dealers tables in the bourse room, they too seemed to know that collecting checks has taken on added interest. A number of dealers displayed a few checks in parts of their cases. One of our members and a dealer there had a goodly number of albums filled with checks to offer. Your editor found some items to his liking at her table, as did many of our other members who attended. At times it seemed to be a meeting place of CCRT members.

The attendance at our CCRT meeting in the Paladian Room at the Chase exceeded expectations. A registry sheet was provided for the meeting, one for members and one for guests. Our records show that more than thirty-five people attended although some failed to sign the register before leaving. The registry indicates that fifteen members of CCRT were present and the remainder were guests. Of the number of guests present, eight joined during the meeting and another later in the day.

The exhibit room also held a few surprises. There had been no indication that any of our members would have an exhibit at the convention. It was a pleasant surprise to find two check displays on exhibition. Mr. Al Wick, our good friend and editor of Hobbies To Enjoy, placed his exhibit of checks in the noncompetitive class. It was pleasing to the eye and detailed the various types of checks that can be collected. He also included information within the exhibit giving details of CCRT. It was a colorful display that helped spread the word about CCRT.

The other interesting display of two cases of checks was prepared by one of our members - I have yet to learn the identity of this person. The display was entered in the competitive class and while it received no awards, it still was an excellent display of the various types of checks. Who ever this person is, I want to thank him for the information he gave in the exhibit concerning CCRT. It would be nice to know who you are - ????

Mr. Al Wick and the anonymous member are to be complimented for their fine efforts. I'm sure both displays mark a first - first time checks as such have been officially displayed at an ANA convention and a first time for a check exhibit to be in competition. This is the first year checks have officially been accepted in ANA competition. These gentlemen have made a start for us and we certainly want to continue. Thanks to both these members for the start.

It should be noted that there were other exhibits that contained checks as part of a total display of other material in various categories. One such exhibit displayed all the various types of ration material tokens, books, stamps and such. Included in this display was a complete set of the various ration checks used during WW II. It was an interesting exhibit by Mr. Jerry Bates.

Thanks to Ronald Horstman, some of the members of CCRT and others, including Jeane and myself, had the opportunity to tour the St. Louis



Oct. 1970

Federal Reserve Bank. This proved to be an interesting addition to the convention. The security is fantastic, you'll never get lost from your group for long while touring this facility I assure you. One interesting observation noted was checks being sorted electronically at a pace faster than the eye could follow. Those of us on the tour received interesting literature from the bank - No checks or money samples though!

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### CCRT MEETING NOTES

As promised in the last issue of TCL, notes from the meeting held at the 1970 ANA convention follow:

Check Collectors Round Table meeting at the ANA 1970 convention held at the Chase Park Plaza Hotel, St. Louis, Mo., Thursday August 20, 1970. The meeting was held in the Paladian Room at 10:00 AM. The attendance recorded was: 15 CCRT charter members and 20 some odd guests. (Some failed to sign guest register before leaving)

The meeting was informal, lead by Bob Flaig.

The CCRT meeting got under way shortly after 10:00 AM, as everyone was busy introducing each other, discussing CCRT, TCL and some of their latest purchases and trades. The atmosphere was highly congenial.

Bob Flaig welcomed members and guests to the first meeting of CCRT. For the benefit of the many guests present, Bob gave a not so brief review of how and why CCRT was initially started, plus some of the objectives of the organization. With some discussion inbetween, this accounted for about half our allotted time in the room.

After noting our objectives, positive interests, hopes for continued research of material and etc., attention was directed to some of the problems CCRT has faced and continues to face. The first problem noted by Bob was the fact that the greatest part of the burden of running the organization is in the hands of one person which entails not only the production and editing of The Check List, but also the large amount of correspondence involved. It was further noted that when illness or other unwanted events take place the business of CCRT is of necessity delayed. Bob mentioned, he encouraged correspondence, but there were times this year (and undoubtedly will be in the future) when he could not reply, thus creating delays in answering.

Mr. Rulau suggested that if and when the time comes, Bob feels he needs additional help, he should mention this fact in TCL and request help from our members. It was further suggested by Mr. Rulau that in any event, Bob Flaig should retain the position as editor of TCL. Further discussion among the members brought out the fact we are yet too young to have a formal type organization with a full set of officers. All present were in agreement with this.

The second problem area of concern mentioned was that there is a continuing need for interesting material for publication in TCL. Bob expressed his appreciation to all the members who have given their support by contributing information and articles for publication in TCL. Without this already fine material published, TCL would not have been successful. There is an absolute continuing need for this material from members - whether they be specialists, authorities (many of our members are) in their field, or the comparatively new



collector, each and every one can play an important contributing role in the success of CCRT.

Bob further noted that it is only through the efforts of our members that TCL will continue to be an information source. CCRT is attempting to fulfill a NEED and VOID in this particular area of collecting for there is no known published or printed information on checks and related material.

Another problem discussed was that of finances of CCRT. Dues of \$3.50 per year do not cover expenses of producing TCL. Paper, ink, stencils, envelopes have all increased in price since the first issue was published. All expenses averaged on 150-175 copies of TCL reveals cost per copy is now approximately \$1.25. This is not an immediate concern as some revenue from advertising, cash donations, donations of printed TCL pages and auction allotments and donated auction items have helped minimize the personal subsidizing by the editor.

In discussing these problems the following suggestions were offered by members present:

I. Increasing revenue:

- A. Donation type auction could be held, whereby members would donate items to the auction and the resulting revenue could be added to the treasury. This idea was held open for consideration. It was noted that several members, without publicity, have already done this in varying degrees, or will be, in the next few auctions. (Some excellent and interesting items will be offered under this arrangement at the next several auctions)
- B. Cash donations to the CCRT treasury at time of meeting was \$7.50.

II Increase membership, thereby increasing revenue.

- A. Publicity to increase interest and stimulate this facet of collecting by:
  - 1. Local bank displays - Members offer their local banks interesting check exhibits for display with notation about CCRT. ( Mr. W. H. Smith of Independence, Mo. has done this several times)
  - 2. Try to get local banks interested in delving into their own history, possibly offering a prize to the customer who brings in the oldest check from their bank.
  - 3. Members exhibit checks at local, state, and etc. conventions, meetings and etc. Mr. Al Wick of St. Louis and an unknown member of CCRT have check exhibits at this 1970 ANA convention.
  - 4. Continued support with information about CCRT from all news media.

Because many of those present had other scheduled commitments and our allotted time in the room had expired, and as "all good things must come to an end", so did our first meeting of CCRT.

Respectfully submitted,

/S/ Jeane Flaig

## CHECK COLLECTING

Pa 131  
Oct. 70

By Wardie Jackson

While traveling through a small town in Wisconsin I noticed a road sign stating "This Is The Home Of The Gideons." This was even more reason for me to stop as I learned that people from Boscobel, Wisconsin were the ones who originated the Gideon Bible idea. We found many small towns very interesting where we had purchased items over the many years, but really never expected to visit. Many times we'd seen J. R. Watkins Products as they were sold door to door. Well, as I approached a large beautiful bank in Winona, Minnesota, I noticed some large sculptured lions standing high. It didn't take me long to learn much more as I entered and began talking to a bank officer. I learned the lion was the symbol used by J. R. Watkins and this bank was started by the Watkins family. The bank officer was interested to learn why I collected checks and how I proceeded to build my collection.

It was not hard for me to get a full pad of blanks in a small Arizona town when many others would say, "No, if you don't have an account here we can't issue you any blanks." This particular bank was changing its name so they did not care. I'd liked to have asked for many more blanks than they gave me, as I realized so many other collectors would also enjoy having some. You see that was not long ago. Years ago most every bank lobby had a few pads of blanks available. They were made even more handy as most all service stations, grocery stores and the like had a small pile of pads from all the banks in their area. This was back when about as many blanks were used for scratch pads as were used to write a check. No wonder banks decided not to be so free with them.

On a vacation trip from the west coast, that took us into Vermont, N. H., Maine, and New York (all the northeastern states), it was a sad story trying to collect check blanks. I was turned down many more times than I was successful. This was in 1964. If I had asked in 1961 it may have been a lot easier and not so embarrassing.

The various colors, lettering, and beautiful pictorials on checks should be enough to make anyone want to start collecting. Even today, in some parts of the country, blanks are still available. Most banks now use the identification numbers and personal checks.

I have always enjoyed geography and so my hobby gives me good reason to check the various areas where my blanks originated. It is educational and the more we know about the hobby the more we appreciate it.

Of course I was a bit slower in collecting the old cancelled type checks. The old full sheets that I have, date back to 1830. Put some in old picture frames and hang them in your den or play room. They help complete its appearance. All of this and more are reasons why others are deciding check collecting can be fun.

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### STOCK CERTIFICATES FOR SALE

Cancelled Beautifully engraved illustrations of Ships, Trains, Eagles, Oil Wells, Mining Scenes, Buildings, Allegorical Figures, etc. Ten different \$2.00, twenty different \$3.50, thirty different \$5.00 Postpaid  
W.A. CASPER, 30 Clydesdale Ave., Haverhill, Massachusetts 01830



L. H. HERSHFIELD INFORMATION

By Harry L. Fine 2114 East Balsam Ave. Messa, Arizona 85204

This information is taken from my copy of LESSON'S HISTORY OF MONTANA. It was the first history of Montana, published in 1885.

L. H. Hershfield, Helena, was born in Oneida County, N.Y., August 21, 1836. In 1854 he went to St. Louis to accept a position in a whole-sale notion house and in 1859 removed to Leavenworth, Kansas. He started for Pike's Peak at the time of the great gold excitement there. Driving ox teams across the plains he went into the mercantile business at Central City, (Colorado) where he remained until 1864, at which time he came to Montana with a fine train of twenty-six wagons, which he disposed of to Monroe Salisbury on time, this being the latter's first stepping stone toward his present position as the greatest contractor service. (Gilmer and Salisbury were large freight contractors and stage operators in the west)

Mr. Hershfield reached Virginia City on July 3, 1864, his train being loaded with merchandise, which he soon disposed of for gold dust. He also gave his attention to the buying of gold dust and in the last week of November, 1865, first established his present banking house at Helena, being also engaged in the same business at Virginia City under the name of L. H. Hershfield & Co. In August 1868, he admitted his brother to the business in Helena, and continued thus to June 10, 1882, when they organized the Merchants National Bank with a capital stock of \$150,000.

In 1880 Mr. Hershfield established a bank at Benton (Fort Benton, Montana) and in 1883 established one at White Sulphur Springs, he being also largely interested in White Sulphur Springs property and an important owner and dealer in real estate.

Mr. Hershfield was married in 1874 to Miss Mary Grah, a native of Germany by whom he had four children, Lilly, Henry, Ezra and Rennie. The family resided in New York. Mr. Hershfield's business life was quite a remarkable and active one. On August 12, 1868, their correspondents in New York suspended, owing them \$107,000 from which Hershfield never realized a dollar; but notwithstanding the continuous withdrawal of business from the bank for thirty days, they paid every obligation at maturity and within their own resources.

=====

| BUY | TRADE | BUY | TRADE | BUY | TRADE | BUY | TRADE |
|-----|-------|-----|-------|-----|-------|-----|-------|
|-----|-------|-----|-------|-----|-------|-----|-------|

I collect postally used letters that originated in the Far West before 1890. It is the postal markings which appear on the envelopes or the address side of folded letters that are of prime interest to me. The markings can be hand written or applied by use of a postmark handstamp. I will buy material that add to my collection, or will trade for a few duplicate Montana checks of the 1866-1892 vintage. Some with Miner and Dog and other Litho type photographic reproductions.

Harry L. Fine, 2114 E. Balsam Ave., Mesa, Arizona 85204

| BUY | TRADE | BUY | TRADE | BUY | TRADE | BUY | TRADE |
|-----|-------|-----|-------|-----|-------|-----|-------|
|-----|-------|-----|-------|-----|-------|-----|-------|

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## A CHECK ON DEVELOPMENTS IN NEW CHECKS

Fig. 133  
Oct. 70

Checks seem to be in the news these days, at least the modern ones. No less than four articles from newspapers and other publications are before your editor. These were sent by Mr. William Lee of Derby, Kansas, Mr. Herbert Friedman of Washington, D.C., Mr. J.E. Weaver and those collected by the writer locally.

The material that follows contains excerpts from the various articles to give you some idea of the current happenings in this field.

Most of these articles concede that the Wells Fargo Bank was the first to introduce the new colorful checks in an attempt to secure more accounts. To this end it must be considered a successful adventure since so many other banks in various parts of the country have followed suit, although I suppose there must be some banks who wish they had never seen them. One of the local banks in Cincinnati gave them up shortly after introducing them, for lack of customer interest; they pictured colorful landscapes.

In the fight to gain customers, price wars have occurred where minimum balances, necessary in an account, have been lowered. Added to the colorful checks, one bank in Washington gives free checking accounts to people over 65 and to students whose parents guarantee the account won't be overdrawn. In New York state there is a bank who offers free checking accounts to those persons who qualify for a line of credit - and so it goes in the war for customers.

Ammunition for this war takes on strange designs and colors, in this case checks. Here are a few examples quoted from the articles before me: "For the moneyed hippies, there is a LUV check blank - stylized peace flowers on a verdant green background. Something a bit more Arty? How about the "Isadora" style - Miss Duncan's tresses flowing back to the left across the check, her nose at the spot where you write the dollar amount in figures, her chin waiting for your signature?" Yes, and there are checks with fancy psychedelic designs also in a vast array of colors.

This rush to colorful checks has not stayed within the U.S. boundaries, they are offered in Canada also. See these CIBC cheques illustrated at the end of this article and information on how to obtain them.

National Bank of Washington introduced five new check designs according to the article and it goes on to note, "Response has been excellent since the National Bank of Washington introduced five special checks with pictures of famous Washington landmarks, says a spokesman....The bank first started offering special checks, which show the Washington Monument, Lincoln Memorial, Jefferson Memorial, the Capitol and the White House, in early July." Another part of the article states, "Having a special zodiac check book does other wonderful things for the holder" this official allows. The symbols dispel the "gloom" from the regular session of paying monthly bills and, he says, adds a special "creativity of check writing" - an art he did not define."

Further in the same article the following appears: "Of all the ideas for new checks, the most original seems to have occurred to United Virginia Bank/First & Citizens National in Alexandria. Since early June, the bank has been wooing servicemen with checks that have a spread-winged American eagle across the face and the insignia of the depositor's service (or corps) in the upper left hand corner." The

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article continues, " somebody should take pride in the military," but the bank does not wish to be characterized as a "military" bank. It also noted that if there was enough demand for a "peace" check the bank would put one out.

As we all know, the various colors used on these colorful checks have presented problems both for the human eye and the sorting machines; they have also produced another problem. Here is a paragraph from one of the articles that points to this other problem, "While the banking establishment has been trying to sort out its self-made problems, the check-forgers have been striking while the designs are hot. When the outlines of the signature have to compete with the purple shadows of a canyon wall or the russett-red of a Pacific sunset, a counterfeit name can take refuge in the tumult of color."

While the Wells Fargo Stage Coach series is still a very popular one, a new series has been added to the banks popular line, that of Old West Characters - Illustrations on page 136. These were submitted by Mr. J. E. Weaver of Woodland, Calif. Rather unique, don't you think?

Canadian Imperial Bank of Commerce checks are now available to members of CCRT...See illustrations on the following page. For those who wish them, please direct your requests to Prof. Don Allen, Nova Scotia Teachers College, Truro, Nova Scotia, Canada. DO NOT REQUEST THEM FROM THE BANK. Even though Prof. Allen did not request postage, I'm sure some coins to cover their mailing costs would be appreciated. Our US stamps are not good over the border.

.....

MOON LANDING CHECK

Neil Armstrong Honored by his home town bank in Wapakoneta

Burroughs

|                         |  |         |
|-------------------------|--|---------|
| WAPAKONETA OHIO         |  | No.     |
| HOME OF NEIL ARMSTRONG  |  | 56-458  |
|                         |  | 412     |
|                         |  | 19      |
| PAY TO THE ORDER OF     |  | \$      |
|                         |  |         |
|                         |  | DOLLARS |
| THE FIRST NATIONAL BANK |  |         |
| WAPAKONETA OHIO         |  |         |
| 12 3456 7               |  |         |

This moon landing check was made available to customers of the First National Bank, Wapakoneta, Ohio, the home of Neil Armstrong. Armstrong is pictured along with Edwin "Buzz" Aldrin - the first men to set foot on the moon. A small quantity of these were purchased for our current members.



CURRENT ACCOUNT

DON ALLEN  
STUDENT OF NUMISMATICS  
DAWSON, YUKON

Pay to the  
Order of

19

Cheque  
Number

\$

Dollars



CANADIAN IMPERIAL  
BANK OF COMMERCE

BOX 130  
DAWSON, YUKON

*Specimen*

CURRENT ACCOUNT

Pay to the  
Order of

Dollars



CANADIAN IMPERIAL  
BANK OF COMMERCE

BOX 130  
DAWSON, YUKON

*Specimen*

Cheque  
Number

19

\$

Dollars

DON ALLEN  
STUDENT OF NUMISMATICS  
DAWSON, YUKON

CURRENT ACCOUNT

Pay to the  
Order of

*Specimen*



CANADIAN IMPERIAL  
BANK OF COMMERCE

BOX 130  
DAWSON, YUKON

Cheque  
Number

19

\$

Dollars

DON ALLEN  
STUDENT OF NUMISMATICS  
DAWSON, YUKON

DON.  
STUDENT OF  
DAWSON

Pay to the  
Order of

*Specimen*



CANADIAN IMPERIAL  
BANK OF COMMERCE

BOX 130  
DAWSON, YUKON

Dollars

*Specimen*



CANADIAN IMPERIAL  
BANK OF COMMERCE

BOX 130  
DAWSON, YUKON

CURRENT ACCOUNT



**WELLS FARGO BANK**  
NATIONAL ASSOCIATION  
464 CALIFORNIA STREET OFFICE  
SAN FRANCISCO, CALIFORNIA 94120

11-24  
1210  
101

PAY TO THE ORDER OF

JOHN JOHNSON  
MARY JOHNSON  
123 MAIN STREET, 363 5552  
YOUR CITY, CALIFORNIA

SPECIMEN

1: 1210 0024: 0001 000000

464 CALIFORNIA STREET OFFICE  
SAN FRANCISCO, CALIFORNIA 94120

PAY TO THE ORDER OF

JOHN JOHNSON  
MARY JOHNSON  
123 MAIN STREET, 363 5552  
YOUR CITY, CALIFORNIA

SPECIMEN

1: 1210 0024: 0001 000000

PAY TO THE ORDER OF

JOHN JOHNSON  
MARY JOHNSON  
123 MAIN STREET, 363 5552  
YOUR CITY, CALIFORNIA

SPECIMEN

1: 1210 0024: 0001 000000

ORDER OF

JOHN JOHNSON  
MARY JOHNSON  
123 MAIN STREET, 363 5552  
YOUR CITY, CALIFORNIA

SPECIMEN

1: 1210 0024: 0001 000000

**WELLS FARGO**  
NATIONAL ASSOCIATION  
464 CALIFORNIA STREET OFFICE  
SAN FRANCISCO, CALIFORNIA 94120

PAY TO THE ORDER OF

JOHN JOHNSON  
MARY JOHNSON  
123 MAIN STREET, 363 5552  
YOUR CITY, CALIFORNIA

SPECIMEN

1: 1210 0024: 0001 000000

By Samuel S. Smith, 407 Lincoln Road #9-A, Miami Beach, Fla. 33139. Mr. Smith has favored us with a third article in this series and it is reprinted with his permission. It was published in a recent issue of the AMERICAN REVENUER, a fine publication of the AMERICAN REVENUE ASSOCIATION.

### Part III -- The A Design



Type A  
Size: 22 x 25 mm.  
Numeral in center.

The A die was developed by the American Prototype Company of New York in 1866 and had a value of 2c. Except for the I die, it is the smallest of the designs measuring 22x25 mm. In the three prior reference works by Sterling, Henkels, and Vanderhoof, it was observed in as many as ten colors. At present, the Scott Specialized Catalog lists only 6 colors for this die, leaving certain numbers blank, as can be

seen by the comparison chart which I have prepared. It is strange that neither Sterling or Henkels noted the orange with an imprint on both sides, and although I have never seen this particular item, or heard of a collector who owns one, my confidence in the Vanderhoof list convinces me that it does exist. I have also never seen mint or used examples of the brown, red, blue, violet, or black single imprint, although I have specimens of the latter two items.

As has been noted before, and will be commented on hereafter in this series, the question of the "label" given to a color is one of personal preference. I will not enter the argument between yellow and lemon, but hope that as a result of these articles, some standard checklist can be established and then adopted by Scott. Certainly the listing of "orange (shades)" cannot encompass the range from yellow to brown, although violet may well cover lilac, purple and pearl. With the help of fellow collectors, comparison of these colors can be made and some standardization accomplished.

All of the mint or used items of the A design that I have examined appear on receipts, and nothing else. I have a specimen check bearing the black imprint, but for reasons best known to the American Prototype Company, these checks, if ever used, must have been in limited supply. In the black and orange the imprint appears both single (on one side) and double (on front and back). The latter items are quite interesting, since under normal circumstances the receipt was given by the person receiving the money and therefore paying the tax. The double imprints were apparently from receipt books made for companies that paid the tax as an accommodation to their creditors even though they were giving

"A" Die Comparison Chart

| Basic Color of Stamp & Design | Scott | Vanderhoof | Sterling | Henkel   |
|-------------------------------|-------|------------|----------|----------|
| Black                         | 1     | 1          | 1 thru 5 | 1 thru 7 |
| Black (both sides)            | 1a    | 1a         | 1a       | 1a       |
| Orange                        | 2     | 2          | 2        | 2        |
| Orange (both sides)           | 2a    | 2a         | —        | —        |
| Blue                          | 3     | 3          | 3        | 3        |
| Brown                         | —     | 4          | 4        | 4        |
| Carminc                       | 5**   | 5          | 5        | 5        |
| Yellow                        | —     | 6          | 6        | 6        |
| Lilac                         | 8**** | 7          | 7        | 7        |
| Purple                        | —     | 8          | 8        | 8        |
| Green                         | 9     | 9          | 9        | 9        |
| Pearl                         | —     | —          | —        | —        |
| Orange Multiple (Tapeworm)    | 10    | 10         | 10       | 10       |

\*—Color referred to as Deep Orange

\*\*—Color referred to as Red

\*\*\*—Color referred to as Light

\*\*\*\*—Color referred to as Very

U.S. REVENUE STAMPED PAPER - Continued -

the funds, Therefore, since the company giving the funds had the receipt book, and was retaining the receipt, rather than giving it, they could use both sides. These double receipts appear in B and C dies, as well as the A die, and all of those that I have seen were printed for, and used by William Topping and Company.

Perhaps the most interesting item in all of Revenue Stamped Paper is the "tapeworm." This is a long vertical imprint with one complete and a number of partial impressions. It was used on a Bank Specie Clerk's Statement, and was designed so that a stamp fell on each line, opposite the name of each bank. There seems to be some confusion among prior cataloguers, concerning the number of stamps used in the die: Sterling (57); Henkels (57 or more); Vanderhoof (57); and Scott (54 to 58). The copies I have examined have 57 stamps (one complete and 56 partials); one with 54; and the other with 58 stamps. I would be interested in hearing about any other varieties. I have been most gratified by the response to the first two of these articles, and would like to hear from any person interested in this phase of Revenue Collecting. If you can send a list of the items you have, need, and duplicates this work can continue. Address all items to 407 Lincoln Rd., Suite 9-A, Miami Beach, Florida 33139.

-----  
WANTED TO BUY, SELL OR TRADE ---- UNITED STATES REVENUE  
STAMPED PAPER (SCOTT'S)

Collector wants all types of revenue stamped paper in forms of checks, receipts, bonds, stock certificates, certificates of insurance, etc. Also welcome trade of information in this area to aid me in my research. All inquiries answered, send lists of wants and duplicates.

Samuel S. Smith, 407 Lincoln Road #9-A, Miami, Beach, Florida 33139

-----  
O L D B A N K C H E C K S -----

SEND \$1.00 FOR NEW FALL 1970 PRICE LIST.

OVER 26 PAGES OF CHECKS ARE LISTED

ALSO RECEIVE FREE ONE CHECK OVER 100 YEARS OLD

CHARLES E. LEES

P. O. BOX 4535

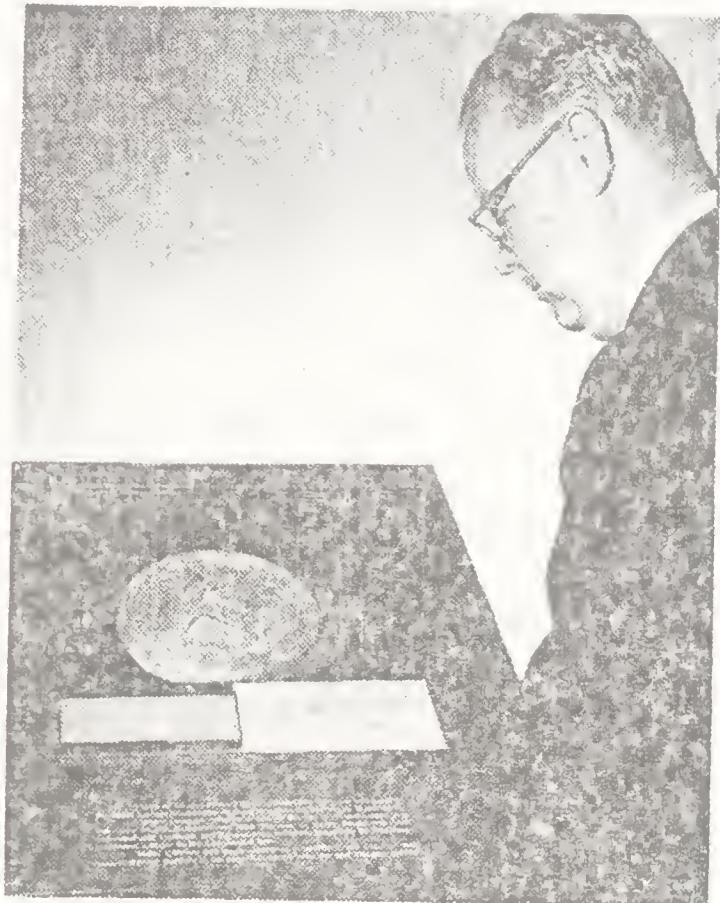
TUCSON, ARIZONA 85717  
-----



Article below, Courtesy, THE WASHINGTON  
(D. C.) STAR.

A-14 **Business, Finance**

THE EVENING STAR  
Washington, D. C.  
Tuesday, July 21, 1970



—Star Photographer Rosemary Mariuff

Donald I. Hamilton, manager of the Riggs L'Enfant Plaza office, examines check signed by Pierre L'Enfant and its transcript.

## Riggs Puts on Display L'Enfant-Signed Check

A 178-year-old check signed by Riggs was founded 42 years later. Pierre Charles L'Enfant was put on display today at the Riggs National Bank branch at L'Enfant Plaza.

Riggs, whose sense of history sometimes overcomes its preference for autographs of famous customers, acquired the L'Enfant check for \$500 from a Washington collector.

The \$370 check, written on the Bank of the United States, is made out to "Mr. James Simmons or bearer" and dated July 1, 1792, the year L'Enfant designed the city of Washington.

Riggs senior vice president Roland T. Carr said the bank has older checks signed by Benjamin Franklin and George Washington, but acquired its first L'Enfant check because it has a branch named for him and because of his connection with the city.

Carr said the check would be displayed at the L'Enfant branch "as long as people find it of interest" and then probably will be exhibited at other Riggs offices throughout the city.

Thanks to Mr. Herbert J. Friedman for sharing this article with other CCRT members.

### WORDS FROM OUR MEMBERS

Our avid collector friend, Larry Adams of Boone, Iowa sends along the photo shown below which was taken of his display at a recent hobby show.



The following is a part of Larry's letter pertaining to this show: "Sunday I attended a hobby show at the Iowa State University Armory in Ames. I displayed my checks and check machines; there was no selling - only interesting exhibits. It was very enjoyable and I made many contacts there.....Our local Historical Society is planning another Historical Fair with many old and interesting exhibits next month and I'm planning a similar set-up there. We had one here last October and I really enjoyed it."

Mr. Adams has carried out one of the ideas that was expressed at the CCRT meeting during the ANA convention, that of exhibiting your check material for public display. This helps spread the word about our hobby and CCRT.

Mr. Adams further continued to publicize the hobby and CCRT with a front page article and pictures in the September issue of Collector News, a national publication.

"History in Your Hand - Checkophile Saves Checks. Protectors" was the heading of the article. Besides a portrait of Mr. Adams, the article pictured a check (continued on next page)

Words from our members - continued. featuring protectograph device printed on the check, one with an imprinted revenue stamp, one with a revenue stamp affixed, the famous Farmers and Miners Bank check which features the Battle Ship Iowa printed on it and finally a picture of a check writer in Mr. Adams collection.

The article gave the origin of the word "Checkophile" and a brief discussion of the types of checks collected as well as some information pertaining to Mr. Adam's collection. There was also a description and discussion about the items pictured in the article. This was followed by information concerning check writers. As you may guess, there was also information about CCRT and how to obtain further information to join. (To date there have been a number of inquiries and two new Checkophiles have joined CCRT as a result of this fine article.

Mr. Adams concluded the article with an offer to help any of the readers who have questions about checks or check protectors.

Thanks Larry for a fine job well done!

#### MORE WORDS FROM OUR MEMBERS -

From Mr. Eugene Morris, Box 467, Forest City, Iowa 50436 -

I have been doing real well on my collection of Iowa checks. I have written direct to many of the banks and received about 90% response. Accordingly, I only am lacking about six checks to have each bank check in Iowa (each Iowa bank represented). I have used the 1970 Bank Directory, and if I can locate these six checks, I will have a counter check from every bank in Iowa.

I also have many of the older Iowa checks on banks that have closed over the years or have changed their name. I have three albums containing the checks in the order they are listed in the Bank Directory. I have one album containing the older checks, checks on banks that closed and also checks on banks that have changed their name, checks on the banks both before and after the name change. I also have one other album of Iowa checks which are used checks, signed and cancelled, etc. Some of these are on banks that closed in the early 1900's and would probably never have unused checks around today.

I am only trying to get a couple from each state and have counter checks from 45 of the 50 states. I usually end up with a few to trade. It is certainly an interesting hobby and I have sure enjoyed it.....

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#### CCRT MEMBER JUDGES AND EXHIBITS AT CONVENTION

Professor H. D. Allen of Truro, Nova Scotia, Canada was head judge at the Fall Rally of Canada's Atlantic Provinces Numismatic Association convention held in Moncton, N.B., October 3, 1970. He also had displays of Canadian and international travellers checks and a display of systems of bank-guaranteed checks at the convention.

The following is a report on Professor Allen's displays -

"A Study in Travellers Cheques", "Systems of Bank-guaranteed personal cheques", and "Evolution of the Credit Card" were three non-competitive displays entered at the Fall Rally of Canada's Atlantic Provinces Numismatic Association, held in Moncton, New Brunswick on October 3. The exhibits supplemented and illustrated parts of a public lecture



given the previous evening, "Glimpses of the Uncatalogued: Modern Numismatic Byways for Sharing and Enjoyment." The sixty-item credit card display covered early metal "service tokens", pasteboard cards, metal charge-plates, and plastic issues from Canada, the United States and England, including the important BankAmericard, Master Charge and (Canadian) Chargex systems. Travellers cheques included Bank of Tokyo free yen and U.S. dollar issues, and leading series of U.S., Canadian and U.K. outlets, with a new 50-franc cheque of the American Express Swiss Franc series. "Guaranteed cheque" plans, and their associated cards, were shown for Bancardchek (Canadian and U.S. funds on a Canadian bank, U.S. funds on a U.S. bank), and the Bank of Nova Scotia plan.

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## H E L P

Due to the fine response on the series "Numismatics of West Ohio", which appeared in NUMISMATIC SCRAPBOOK recently, our fellow member of CCRT, Mr. Russell Rulau, editor of this publication will start another series soon on "Numismatics of Old Alabama". He is looking for old numismatic items to illustrate in this coming series. If you have such items as early paper money, checks, notes, tokens and related material including prints and pictures, I'm sure he would appreciate a note from you telling him what you have. If he can use it; it will be photographed and returned to you. You'll have an opportunity to have a part of your collection illustrated in NUMISMATIC SCRAPBOOK. Address your correspondence to Mr. Russell Rulau, Editor, Numismatic Scrapbook Magazine, P.O. Box 150, Sidney, Ohio 45365.

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## H O B B I E S

If you have interests in other collectible items or creative talents, HOBBIES TO ENJOY, a book form publication, will appeal to you. It is published by Mr. Al Wick, one of CCRT's active members. It is devoted to all hobbies, usually with one or more pages to each hobby - and there are many. You may receive a copy by completing the subscription blank enclosed with this issue and sending the necessary cost. It is a fine and interesting printed publication.

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## FOR SALE OKLAHOMA TERRITORY CHECKS

Oklahoma Territory check on Citizens State Bank, El Reno, Oklahoma Territory. By "Bonebrake Hardware and Implement Co." dated 1901-1904. Attractive check, brown on buff, imprinted for drawer with "Oklahoma" in verticle end panel, "El Reno, Ok. Ter." on date line

\$1.50 PPD

J. E. WEAVER P.O. Box 30 Woodland, California 95695

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PATRONIZE OUR ADVERTISERS - THEY HAVE SUPPORTED CCRT. No publication can survive without the additional income from advertising. If you have checks or related material to sell, or if you wish to trade, or buy - run a low cost ad in The Check List. See current advertising schedule enclosed with this issue. Save it for future reference.



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CHECKS: MIX AND MATCH SALE

\$1.00 Each

6 For \$5.00

13 For \$10.00

PAUL R. PEEL 1748 SAWYER WAY COLORADO SPRINGS, COLORADO 80915

1. FIRST NATIONAL BANK, Boulder Colorado. Adit Mining Company 1898.
2. FIRST NATIONAL BANK OF MILWAUKEE, WISC. Signed by Union paymaster 1865.
3. FIRST NATIONAL BANK, GLEN ROCK, PA. 2¢ red documentary stamp 1899.
4. As above, dark blue on light blue - 1900.
5. CURWENSVILLE BANK, Curwensville, Penna. Printed revenue - 1877.
6. FARMERS BANK, LANCASTER, PENNA, black on blue, unused 189-.
7. As above, black on buff.
8. THE FULTON NATIONAL BANK, Lancaster, Pa. Black on pale pink unused 189-.
9. As above, black on violet.
10. PEOPLES NATIONAL BANK, Lancaster, Pa. Black on white, unused 188- .
11. MERCHANTS NATL. BANK, Clarksburg, W. Va. Red on white, unused 189-.
12. BERKS COUNTY TRUST, Doylestown, Pa. 2¢ red documentary stamp 1898.
13. AMERICAN NATL BANK OF DENVER, COLO. Buildings left unused 189-.
14. CURWENSVILLE BANK, Curwensville, Pa. Printed Rev. Red on white 1883.
15. DEFIANCE NATL. BANK, Defiance, Ohio. Printed Rev, black on white 1880.
16. As above, affixed 2¢ blue IR stamp.
17. THE FIRST NATIONAL BANK, Bethlehem, Pa. Tan on white 1888.
18. THE BRAZIL BANK, Brazil, Ind. Printed Rev. Black on blue 1876.
19. THE PAULDING DEPOSIT BANK, Ohio, Cert of Dep. 2¢ red doc stamp 1899.
20. FIRST NATL BANK, Clearfield, Pa. Printed Rev, cut to left, red on pink 1880.
21. OFFICE OF THE IRON CLIFFS CO. Negaunee, Mich. Miners left 1874.
22. CARLISLE DEPOSIT BANK, PA. Geo. Wash. left, Eagle right, black on blue 1892.
23. W.W. GAVITT & CO. BANKERS, TOPEKA, KAS. Building to left, black on pink 1887.
24. CARLISLE DEPOSIT BANK, PA. Irtd Rev, green on violet, small size 1877.
25. BEVINGTON BANK BLVINGTON, IOWA 1909
26. NORTHERN NATIONAL BANK, LANCASTER PA. Dark blue on blue, unused 189-.
27. GLOBE NATIONAL BANK BOSTON MASS. Printed Rev. RR dividend check 1882.
28. As above, no Rev. blue on white 1884.
29. CAPE COD RAILROAD, Hyannis, Mass. Train vig. to left unused 186-.
30. J. HART & CO. Doylestown, Pa. Affixed Rev. Red on white 1865.
31. CARLISLE DEPOSIT BANK, Pa. Affixed 2¢ Rev. Blue on white 1870.
32. FIRST NATIONAL BANK, NY. 2¢ Rev affixed. Bank building to left 1872.
33. EXCHANGE NATIONAL BANK, Osborn, Kans. Bank building to left printed Rev. 1900.

(Continued on next page)

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34. ROCKY MT. NATIONAL BANK CENTRAL CITY COLO. Monogram to left 1902.
35. PEOPLES NATIONAL BANK, Rock Island, Ill. Vig. of Geo. Washington left.  
Black on blue 1892.
36. As above, bald eagle to left 1904.
37. FIRST NATIONAL BANK DENVER COLO. Adit Mining Co Monogram left 1896.
38. JOHN CONLY & CO BANKERS. La Porte, Calif. Affixed 2¢ Rev. orange 1866.
39. As above, blue Rev.
40. FARMERS & MINERS BANK, Lucas, Iowa. Battleship Iowa left Printed Rev.  
1901.
41. TREASURER CITY OF CRIPPLE CREEK COLO. Seal of State left 1919.
42. CARLISLE DEPOSIT BANK, Pa. Black on blue. Geo. Wash. left, eagle  
right printed Rev. 1899.
43. THE UNION NATIONAL BANK, Denver, Colo. Dew Drop Mines, safety paper  
1897.
44. CARLISLE DEPOSIT BANK, PA. Geo Wash. left, eagle right. Black on  
white. Rev. 1866.
45. MERCHANTS NATIONAL BANK, Boston, Mass. RR dividend, IR stamp affixed  
1898.
46. FIRST NATIONAL BANK, Bennington, Vt. 2¢ Rev. affixed 1869.
47. MECHANICS BANK, Brooklyn, NY. 2¢ Rev affixed 1871.
48. WEST RIVER NATIONAL BANK, Jamaica, NY. State Seal left, 2¢ Rev. affixed  
1870
49. TRADERS NTL. BK Boston, Mass, Sailing ship left 2¢ Rev. Affixed 1869.
50. DEFIANCE NATIONAL BANK OHIO, Eagle to left. Ptd. Rev. Black on white  
1882.
51. As above, black on blue 1880.
52. FIRST NATIONAL BANK, Franklin, Ohio, Black on violet. 2¢ blue Rev.  
1881.
53. NEW BEDFORD RR. CO, Fitchburg, Mass. Green on white 2¢ Rev. affixed  
1874.
54. FARMERS & MINERS BANK, Lucas, Iowa. Cert. of Deposit, ptd. Rev. 1901.
55. THE FIFTH AVE BANK NY, Safety paper, 2¢ Red doc. affixed 1899.
56. RHODE ISLAND HOSPITAL TRUST COMPANY, Providence RR. Co check 1888.
57. NATIONAL UNION BANK OF KINDERHOOK NY. 2¢ orange Rev. 1868.
58. ALLIANCE BANK CO. Ohio, black on white printed Rev. 1883.
59. LAWRENCE BANK & TRUST CO., Lawrenceburg, Tenn. Tan on white 1894.
60. As above, eagle on rock left 1897.
61. As above AA Petterson left 1893.
62. EXCHANGE BANK, Anderson, Indiana, 2¢ IR stamp, black on white 1880.

E N D

PAUL R. PEEL    1748 SAWYER WAY    COLORADO SPRINGS, COLORADO 80915

18. 1970  
Oct. 70

CHECK COLLECTORS ROUND TABLE  
BECOMES A CLUB MEMBER OF THE  
AMERICAN NUMISMATIC ASSOCIATION

Prior to the ANA convention held last August, your editor made application for CCRT to become a club member of the ANA. The necessary waiting period has been completed and CCRT is now an accepted club member of the ANA. We have been issued a Certificate of Membership for the year 1970; our ANA number is: C-66553.

You will recall, it was due in large part to Mr. Horstman's efforts, that checks and related material were accepted for exhibition at the recent ANA convention. This material was accepted by those in charge and because of this favorable action, checks were exhibited at the convention. CCRT and its members were well received and facilities placed at their disposal during the convention. This asset will also be ours at future conventions.

We will receive the Numismatist as well as the ANA Club publication. Information of interest contained in these publications will be passed along to CCRT members in The Check List. These and other benefits more than make up for the small yearly cost to belong to the king of numismatic organizations. May our affiliation be a long and happy one.

Many of our members already belong to the ANA, if there are others among us who would like to join, contact your editor Bob Flaig.

The following is a letter received from the General Chairman of the 1970 St. Louis ANA convention:

"September 3, 1970 - Dear Mr. Flaig: Thanks for your nice letter of 25th regards the 1970 ANA Convention, and it was a pleasure to have you and your group in attendance.

I have personally felt for a long time that all splinter groups should have a place at the ANA Conventions and this year I carried thru on this. I know that the majority of persons were happy over the various rooms we were able to acquire for their meetings and feel as you do, that it showed that ANA and St. Louis were happy to have them. I too hope that future ANA Conventions provide this added service, as to me without splinter groups perhaps there would be no ANA. I feel also that the small room for the smaller groups was well received and feel that this too should be continued.

Thanks again for your letter and nice words, and perhaps when we have the Central States Convention in May you and your group might like to attend as a group. Will drop you a line later on. Thanks again."  
/s/ David L. Cooper - General Chairman.

CCRT DUES ARE DUE

This issue of TCL contains the dues statement for the next 12 months - yes time passes and this is the fourth and final issue included in your 1970 dues.

Please take a minute now and return the statement with your dues for the coming year, 1971. Dues remain the same - \$3.50 for the year which includes the next four issues of TCL, this in spite of the continuing rise in cost to produce these issues. Please return your dues as soon as possible to reduce the work involved in keeping records. Because of the cost factor NO OTHER STATEMENTS OR REMINDERS WILL BE SENT.



Our list of early checks continues to grow. We have some new and interesting ones to add to our listing. Previous listed checks will continue to be listed until we have a full length column of them.

\* Indicates new additions to the list. Send in yours today.

| <u>BY STATE</u>               |                                          |                |               |
|-------------------------------|------------------------------------------|----------------|---------------|
| <u>State</u>                  | <u>Bank Name</u>                         | <u>Date</u>    | <u>Owner</u>  |
| South Carolina                | Bank of S.C.                             | July 29, 1794  | J.R. Pennell  |
| Penna.                        | Bank of N. America                       | Feb. 17, 1792  | R. Flaig      |
| Ohio (Cincinnati)             | Miami Exporting Co.                      | July 23, 1817  | R. Flaig      |
| *Ohio (Cincinnati)            | Miami Exporting Co.                      | March 22, 1808 | Robt. R. Cook |
| *Iowa (Mt. Pleasant)          | Banking House of<br>W.P. Brazelton & Co. | Aug. 24, 1855  | Larry Adams   |
| *Md. (Baltimore)              | Susquehanna Bridge<br>& Banking Co.      | 183_           | Larry Adams   |
| *N.Y.                         | The City Bank                            | June 4, 1840   | Larry Adams   |
| *Kansas                       | M.L. Read's Bank                         | March 15, 1875 | William Lee   |
| *Rhode Island<br>(Providence) | Rhode Island<br>Hospital Trust Co.       | Feb. 18, 1887  | William Lee   |
| *Ill. (Rock Island)           | Peoples Natl. Bank                       | June 28, 1881  | William Lee   |
| *N.Y. (Warwick)               | First Natl. Bank<br>of Warwick, N.Y.     | Dec. 31, 1875  | William Lee   |
| *Mass. (Springfield)          | The Chicopee, Ntl.<br>Bank:              | Feb. 13, 1883  | William Lee   |
| Indiana (Brazil)              | The Brazil Bank                          | June 25, 1872  | William Lee   |

#### NAMES & EARLIEST KNOWN DATES OF BANKS ISSUING 18th CENTURY CHECKS

| <u>Location</u> | <u>Bank Name</u>   | <u>Date</u>   | <u>Owner</u>  |
|-----------------|--------------------|---------------|---------------|
| South Carolina  | Bank of S. C.      | July 29, 1794 | J. R. Pennell |
| Penna.          | Bank of N. America | Feb. 17, 1792 | R. Flaig      |

See following page for some of the latest listings

#### W A N T E D T O B U Y

Wanted checks with any of the following stamps, SCOTTS RN Numbers either Mint or Used: RNA2a RNA3 RNA5 RNB15 RNB16a RNB23

RNC7 RNC20 RND1a RND1b RND7a RND9a RNE1 RNH1 RNH3a

RNH3b RNH5 RNH6 RNH7 RNH8 RNH9 RNH10 RNJ1 RNJ8 RNJ9

RNK1 RNK2 RNK8 RNK10 RNL4 RNL10 RNI12 RNM3 RNM4

RNN1 RNO1 RNO2.

The above numbers are all 2¢ Revenue Stamps printed on Bank Checks 1862-82.

JIM REYNOLDS 62 A East Pennington Tucson, Arizona 85701

MIAMI EXPORTING COMPANY

350 Dollars = Cincinnati, March 22<sup>d</sup> 1808

Miami Exporting Company

PAY to Christopher Harrison or bearer  
three hundred & fifty dollars — cents

No. 1 Christopher Harrison



W. P. BRAZELTON.  
SAM'L BRAZELTON,  
MOSES BEERS.



Mt. Pleasant, Iowa, Aug 24 1856

Banking House of W. P. Brazelton & Co.

Pay to N. Chandler or Bearer  
Eleven — — — — — Dollars



R. D. B. Baker

No. —

BALTIMORE, 183

Susquehanna Bridge & Bank Company,

PAY to — or Bearer,  
— Dollars,

and — Cents.

Dolls. Cts.

ABRAHAM BELL & CO.

No. — NEW-YORK, 6<sup>th</sup> mo 4 1848

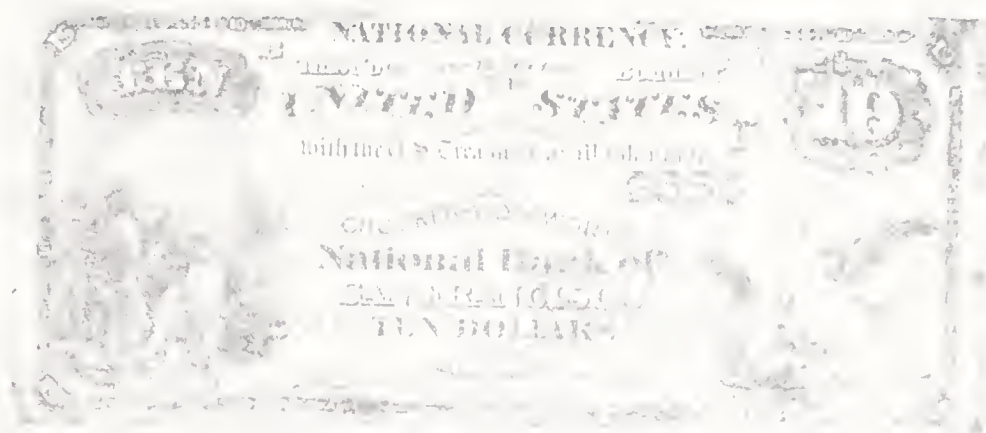
CASHIER OF THE CITY BANK,

Y. W. W. W.  
PAY to our acceptance or Bearer.

Six hundred & twenty 18/100 — — — Dollars.

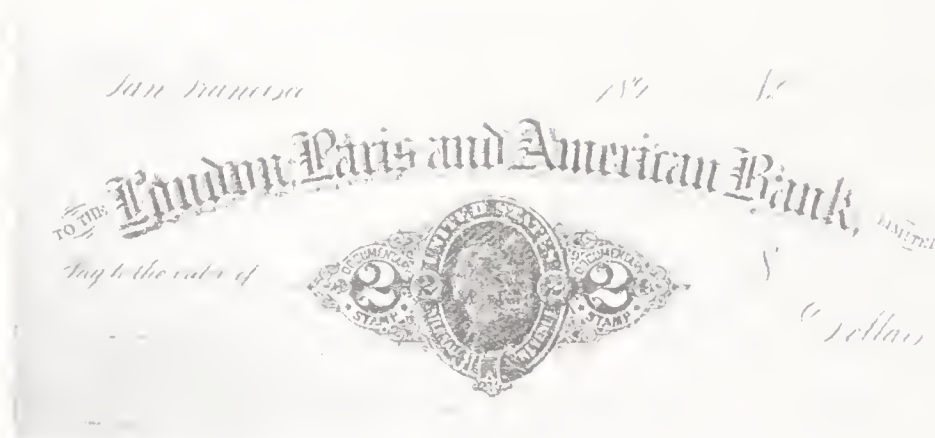
\$620 18

Mr. Bell



## CROCKER (ANGLO) CITIZENS NATIONAL BANK

By DON THRALL, Berkeley



This article is reproduced with the permission of Mr. Don Thrall and Calcoin News, the official publication of the California State Numismatic Association. It appeared in Vol. 19, No. 3, Summer of 1965. A special thanks also to Mr. Lesley G. Lodge, editor of Calcoin News for locating this article and placing your editor in contact with Mr. Thrall. It is good to report that Mr. Thrall is now a member of CCRT.

Collecting the currency as well as the checks of a bank and its predecessors to show its geneology and development through the years makes an interesting collection. Today banks furnish us with the bulk of our circulating media in the form of checks.

Crocker Citizens National Bank advertises itself as the oldest national bank in the West. To make this claim it traces its ancestry back to the First National Gold Bank of San Francisco, which opened for business on January 1, 1871. An examination of a note on this bank reveals a date of November 30, 1870. This is the date on which the charter was issued.



National gold banks were peculiar to California. In an effort to establish national banks in California, and to put an acceptable paper currency into circulation in California, the National Bank Act was amended on July 12, 1870. The First National Gold Bank of San Francisco was the first such bank to open for business. Because national gold banks operated at certain disadvantages, when compared to the regular national banks or state banks, Congress on February 14, 1880, enacted a statute which provided in part: "That any national gold bank may cease to be a gold bank and convert into a regular national bank." The First National Gold Bank of San Francisco did convert to the First National Bank of San Francisco in February 1884.

The First National Gold Bank of San Francisco issued currency in the following denominations: \$5, \$10, \$20, \$50, \$100 and \$500. All but the \$500 note are known to exist and are collectible, although they are all rare and expensive. Checks on this bank are also available and much less expensive than the currency.

Crocker Woolworth & Co. was established as a private banking firm on June 3, 1883. The Crocker of this firm was William Henry Crocker,\*one of the Big Four of the Central Pacific Railroad. On September 1, 1886 this private bank was incorporated as Crocker Woolworth National Bank. Crocker Woolworth & Co. did not issue currency since they were a private state bank; however, there should be checks available although I do not have one in my collection. Crocker Woolworth National Bank issued currency, and it is available although somewhat scarce. Checks on this bank are available.

The firm of Sisson Crocker & Co. was originally organized to engage in railroad construction. The Crocker in this firm was Clark W., a brother of Charles W. of the Central Pacific. The firm later became a private bank and on April 25, 1892 incorporated as the Bank of Sisson, Crocker & Co. In 1895 it was sold to the Crocker Woolworth National Bank with which it had had no previous connection. Since Sisson Crocker & Co. was a private bank it did not issue currency. Checks on this bank should be available, although I do not have a specimen in my collection.

One of California's early private banking houses was established in February 1850 by Drury J. Tallant. It was called simply D. J. Tallant & Co. In the spring of 1851 Judge J. W. Wilde was taken into the firm as a partner, and the name was changed to Tallant & Wilde. Judge Wilde died August 3, 1862 and the firm name was changed to Tallant & Co., on January 1, 1863. On July 28, 1891 the business was incorporated as the Tallant Banking Co. In 1898 it was purchased by Crocker Woolworth National Bank. The various Tallant firms were all private banks, so did not issue currency. Checks on the various firms are available however.

The corporate title of the Crocker Woolworth National Bank was changed to Crocker National Bank in September 1906. The Crocker National Bank issued currency and it is available.

On January 1, 1926 the First National Bank of San Francisco and the Crocker National Bank of San Francisco merged to form the Crocker First National Bank of San Francisco. Crocker First National Bank of San Francisco issued currency which is readily available.

\*a son of Charles Crocker

Originally national banks were strictly commercial banks and were not permitted to carry on a savings or trust business. To get around this many national banks organized affiliated state chartered savings institutions which could carry on a savings and trust business. The state chartered savings institution generally conducted its business in the same building as its parent national bank, in fact to all outward appearances was the savings department of the national bank. The First National Bank affiliate was the First Federal Trust Company which merged as Crocker First Federal Trust Company.

The merged bank operated as what is known as a unit bank having only one office until March 1, 1947, when it acquired the Farmers and Merchants Savings Bank of Oakland. Farmers and Merchants Savings Bank of Oakland was incorporated on November 10, 1892, and opened for business on April 11, 1893. It operated during most of its life as strictly a savings bank, but in later years did carry the equivalent of commercial accounts. This office in Oakland was the only branch office ever operated by Crocker First National Bank. Farmers and Merchants Savings Bank was a state chartered bank and was not permitted to issue currency, however checks on it should be obtainable.

The Anglo part of this bank traces its beginnings back to the establishment of the Anglo Californian Bank Ltd. in 1873. However the roots of the bank may be traced back much farther.

During the year 1850 an importing firm was established in San Francisco by J. W. Seligman & Co. In the latter part of 1867 this firm appeared among the lists of banks and bankers in San Francisco. The company had for many years been engaged in the merchandising business in San Francisco. It was an importing and exporting company and was especially active in the shipment of gold; its head office being located in New York. As the years passed banking activities absorbed more and more of its attention, and on April 5, 1873, it was incorporated as the Anglo Californian Bank Ltd., an English corporation, with a capital of £ 300,000. Since neither of these banks held national charters they did not issue currency, making it necessary to represent them in a collection with checks.

Lazard Feres; silk importers and dealers in exchange, with offices in London and Paris, was a well established firm in San Francisco when it announced on September 11, 1876 that in the future it would devote itself solely to the banking business. This house had excellent French connections and was the representative of the French government on the Pacific Coast. On January 4, 1884 it became the London Paris & American Bank Ltd., incorporated under a British charter with a capital stock of £ 400,000. These banks did not issue currency, but their checks are available.

In 1908 Herbert Fleishacker and his associates secured control of the foreign held stock of the London Paris & American Bank Ltd., and nationalized it under the name of the London Paris National Bank with a capital of two million dollars. Since this was a national bank it probably issued currency, although I do not have any in my collection nor do I recall having seen any.



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During the year 1909 a law was passed in California restraining foreign banks from having branches in this state. In January 1909 Fleishacker's newly acquired London Paris National Bank merged with the Anglo Californian Bank Ltd., a British owned bank, to become the Anglo and London Paris National Bank with a capital of four million dollars. This bank issued currency in both the old large size and the new small size.

A bank organized under a national charter was not, at that time, permitted to transact a trust and savings business. In order to retain the trust and savings business which had been developed by the Anglo Californian Bank Ltd., the Anglo California Trust Company was organized in 1909 under a state charter as a new banking institution. In 1911 Anglo California absorbed the Central Trust Co. In 1912 the Swiss American Bank became part of the Anglo California Trust Co. The last bank acquired was the Seaboard National Bank, whose business was purchased on September 4, 1920. Checks on these banks should be available, and the Seaboard National Bank probably issued currency.

In 1932 the Anglo & London Paris National Bank and its affiliated trust and savings institution, the Anglo California Trust Co., combined to form the new Anglo California National Bank. Currency issued by this bank is available.

On February 10, 1956 the Crocker First National Bank and the Anglo California National Bank merged to form the Crocker Anglo National Bank and became the fifth largest bank in California. Although this is a national bank it never issued currency as the acceptable type of security for national currency is no longer available. Federal Reserve notes have taken over the job of the national currency. However checks are available on this bank.

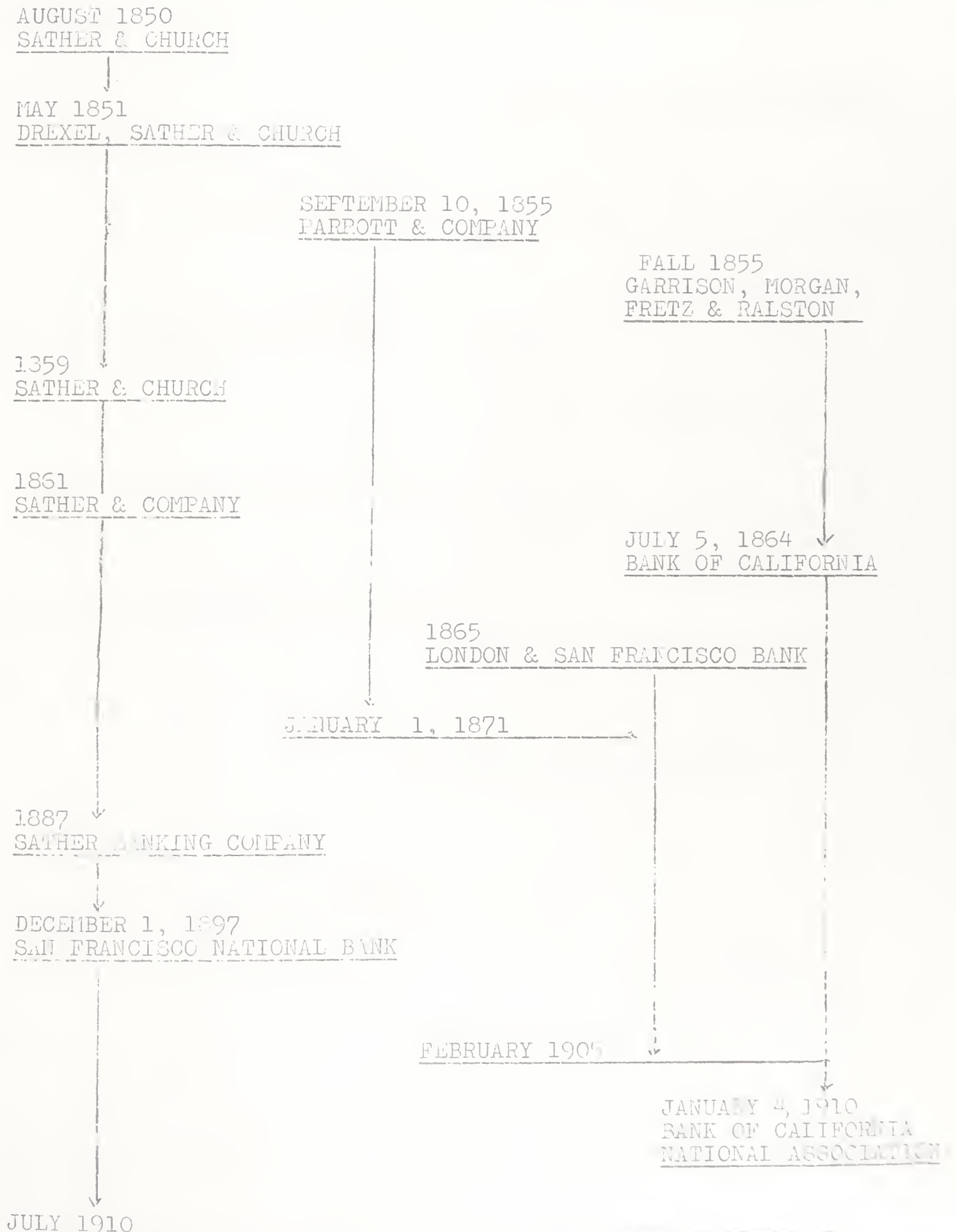
Citizens National Bank of Los Angeles was founded in 1890 as the Citizens Bank of Los Angeles. It opened for business October 6, 1890. On July 31, 1901 the Citizens Bank, a state chartered institution took out a national charter and became the Citizens National Bank of Los Angeles. In 1911 Citizens National Bank organized the Citizens Trust and Savings Bank to handle its trust and savings business. This latter bank established its first branch in 1919, and continued to open branches from that time on. It became one of the large banks in Southern California and in time merged with its parent, Citizens National Bank. The national bank issued currency and checks should be available on the state chartered bank.

November 1, 1963 saw the merger of Crocker Anglo National Bank, headquartered in San Francisco and serving Northern and Central California and Citizens National Bank, headquartered in Los Angeles and serving Southern California, to form the new Crocker Citizens National Bank with headquarters in San Francisco. This new bank is the second largest statewide bank and the fourth largest in the state (following Bank of America, Security First National of Los Angeles, and Wells Fargo of San Francisco). End.

(In a recent letter from Mr. Thrall he offers some additional information and also charts relating to the Bank of California and Crocker Anglo National Bank. These follow on the succeeding pages.



BANK OF CALIFORNIA, NATIONAL ASSOCIATION



CROCKER ANGLO NATIONAL BANK

1867  
J. W. SELIGMAN & COMPANY

APRIL 1873  
ANGLO CALIFORNIAN BANK LTD.

SEPTEMBER 11, 1876  
LAZARD FERES

JANUARY 4, 1884  
LONDON PARIS & AMERICAN BANK LTD.

1908  
LONDON PARIS NATIONAL BANK

JANUARY 1909  
ANGLO & LONDON PARIS NATIONAL BK.

1909  
ANGLO CALIFORNIA TRUST CO.

1932  
ANGLO CALIFORNIA NATIONAL BANK

FEBRUARY 1850  
D. J. TALLANT & CO.

↓  
SPRING 1851  
TALLANT & WILDE

↓  
JANUARY 1, 1863  
TALLANT & COMPANY

JANUARY 3, 1871  
FIRST NATIONAL GOLD BANK

JUNE 3, 1883  
CROCKER WOOLWORTH & CO.

FEBRUARY 1884  
FIRST NATIONAL BANK

↓  
SEPTEMBER 1, 1886  
CROCKER WOOLWORTH NATIONAL BANK

1890  
SISSON CROCKER & CO.

↓  
JULY 28, 1891  
TALLANT BANKING COMPANY

1895

1898

↓  
SEPTEMBER 1906  
CROCKER NATIONAL BANK

↓  
JANUARY 1, 1926  
CROCKER FIRST NATIONAL BANK

→ CROCKER ANGLO NATIONAL BANK



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Oct. 70

An interesting side light on The Bank of California - It is unique among all the banks in the U.S.. It is the only bank with offices in more than one state. Its headquarters is in San Francisco and it has many branches throughout California. It also has a branch in Portland, Oregon, one in Tacoma, Washington and a third in Seattle, Washington.

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!!!! MORE AUCTION PARTICIPATION NEEDED !!!!!

Auction #3 drew very little participation from CCRT members, in fact some items drew no bids at all and most others very few. This is one of the few chances you have to buy material you want at your price.

Some of the items listed have a minimum bid price, but most have only suggested value listed, you may bid below this price as well as above it- you be the judge, but bid!

This auction is designed for member participation and entails quite a lot of work for our auction manager, we need your participation to make this a worthwhile effort.

The current auction (#4) enclosed with this issue has some fine and interesting material. Why not make an effort to add some of these items to your collection?

SEND IN YOUR AUCTION BIDS NOW

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CCRT RECEIVES PUBLICITY

We have been fortunate again in receiving publicity in various publications. Thanks to Mr. Lesley G. Lodge, editor of CALCOIN NEWS, the quarterly publication of the California State Numismatic Association, CCRT was brought to the attention of their members in the fall issue. Due to the efforts of Mr. Gene Morris, one of our active CCRT members in Forest City, Iowa, a picture of the Iowa Check Collectors appeared in the fall convention issue of MOON VIEWS. (MOON VIEWS is the official publication of the Minnesota Organization Of Numismatists) Along with the picture was an article under the heading "Iowa Check Collectors Organize," which gave information about CCRT.

Both THE NUMISMATIC SCRAPBOOK AND COIN WORLD had recent articles and pictures covering our activities at the ANA convention in St. Louis. COIN WORLD in the most recent issue notes the fact we have celebrated our first birthday and gives current information about us.

CCRT thanks the above mentioned persons and publications for their continued support. Each time articles pertaining to CCRT are published, your editor receives inquiries regarding membership applications. Without this continued support, CCRT would not have the membership it enjoys today - THANK YOU.

-----  
WANTED

WANTED

WANTED

WANTED

WANTED

WANTED

NEED AT LEAST ONE, SEVERAL WOULD BE WELCOME, UNUSED COUNTER  
CHECKS FROM RHODE ISLAND AND VERMONT. YOUR HELP APPRECIATED.

Gene Morris    Box 467    Forest City, Iowa 50436  
-----

1971 1972 1973

# A LITTLE HISTORY ON BANKING IN FOREST CITY, WINNEBAGO COUNTY IOWA:

By Eugene Morris      Box 467      Forest City, Iowa 50436

History of Banking here is interesting and complicated. Of all Forest City's businesses, banking probably has the most complicated and yet most intriguing history. The first official bank did not open until 1876 or 21 years after the town was founded, but Robert Clark was an unofficial banker during the town's formative years, especially while he served as County Treasurer. As the most convenient place in town, people went to his store to have checks cashed and drafts issued.

Robert Clark died August 12, 1876 and shortly afterwards J. F. Thompson, his son-in-law, organized Forest City's first official bank; the Winnebago County Bank. J. F. Thompson continued to operate the bank privately until 1896 when it was reorganized as the Winnebago County State Bank. The Thompson family continued to operate this bank until 1928, when it was closed. (See check on next page)

The town's second bank, The City Bank, was organized in 1877 by B. A. Plummer. In 1882 the firm of Secor Brothers and Law acquired an interest in the business and it became known as Plummer, Secors and Law. This bank was reorganized into the First National Bank in 1891. B. A. Plummer retired in 1919 and in 1925 the bank failed under new management.

Forest City's third bank was opened in 1890 by J. A. Plummer, a brother of B. A. Plummer. This was "The Farmers Bank" and it remained open until Plummer's death in 1914.

The fourth bank, the "Forest City National Bank" was organized in 1895. A group of Forest Citizens felt that the progress of their community could be better served by the forming of another bank. They incorporated as The Forest City National Bank and received their charter from the Comptroller of Currency July 22, 1895. That spring they contracted for the construction of a new building and it was the tallest building in town. (See following page ) Despite the existence of three other banks in the town, the Forest City National Bank prospered and grew. In 1912, Representative G. N. Haugen of Northwood, Iowa, Ed and Clef Cleophas of Kensett, Iowa bought control of the capital stock of the bank. A nephew, H. R. Cleophas, joined the bank as cashier and today at the age of 86 is still Chairman of the Board.

During the 1920's all of the other banks in the community were dissolved, leaving the Forest City National Bank to serve the needs of the community. It was one of the few banks in the State of Iowa which survived the Bank Holiday of 1933. In 1940, the directors of the bank deemed that it would be advantageous to change the bank from a National Bank charter to one under the laws of the State of Iowa. To do this the bank was reorganized and named the "Forest City Bank & Trust Company." In 1928, the Forest City Bank & Trust Company moved into the building that was built new by the First National Bank in 1915 and is still located in this same building, which is just one block south of their original location. The Forest City Bank & Trust Company celebrated their 75th anniversary this summer of 1970.

In 1967, a couple of Forest Citizens purchased the Farmers Bank & Trust Company at Crystal Lake, Iowa and later moved the Charter to Forest City, keeping an office at Crystal Lake. The name was changed to the "Manufactures Bank & Trust Company" and opened business in a new building in Forest City on February 2, 1970. After approximately 40 years, we have two banks again.

FOREST CITY, IOWA.

189 No.

**THE FOREST CITY NATIONAL BANK**

*Pay to the order of*

\$  
Dollars

72-449 THE FOREST CITY NATIONAL BANK 72-449

FOREST CITY, IOWA

19 No.

PAY TO THE  
ORDER OF

\$

DOLLARS

FOR

FOREST CITY, IOWA, 194 No.

72 449 FOREST CITY BANK & TRUST COMPANY 72 449

PAY TO THE  
ORDER OF

\$

DOLLARS

FOR



Forest City, Iowa, Sept 10 1922

No. 1127

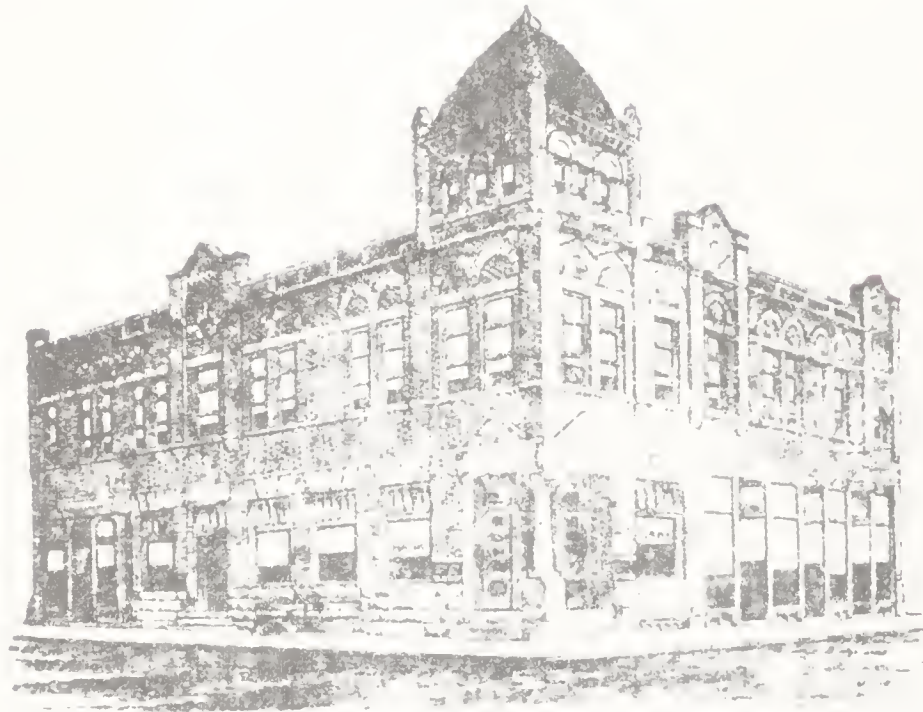
# WINNEBAGO COUNTY STATE BANK

72-446

Pay to the  
Order of

R. Harold Hanson \$ 100  
One hundred and 00/100 DOLLARS  
R. P. Elliott

ACRES-BLACKMAR CO. BURLINGTON 85491



OUR FIRST HOME IN FOREST CITY



AN EARLY DAY SCENE IN OUR BANK OFFICES

Left to right — O. E. Gunderson, H. R. Cleophas, R. W. Stephenson

A must for those interested in autographs, documents and manuscripts.

Book review - by Larry Adams, Boone, Iowa.

An excellent book which is helpful to the check and document collector is AUTOGRAPHS: A KEY TO COLLECTING, by Mary A. Benjamin.

While you may not believe you are an autograph collector, the author reminds us that autographs are not limited to signatures alone; but include letters, documents, manuscripts, etc., which are in a person's handwriting. Handwritten checks would naturally fall into this category. Some of us no doubt have collected checks signed by famous people.

This book graphically presents the history of autograph collecting and the reasons for its wide popularity. The impulse to collect began when ideas were first expressed in visible form and has persisted through the centuries. To help the novice as well as the veteran to understand better this important activity, the book offers significant and little-known facts which would take the average autograph enthusiast years of expensive experimentation to discover for himself.

The true autograph collector of today is not the "fiend" who lurks in theatre alleyways to pounce upon the star with notebook and pen, or who writes a plea designed to wheedle a signature from the latest Hollywood success or public figure. Rather, he is a serious student of history, endeavoring to add to his collection those letters and documents in the area of his interest.

Of particular interest to the new collectors, this book tells how to arrange and care for a collection. It explains the terminology used in catalogues and the factors which affect evaluation; advises how and what to collect and where to buy. It relates anecdotes of famous forgers and how to detect their handiwork. It warns against facsimilies, reproductions and copies of famous letters often mistaken for originals. It discusses identities hidden behind mystifying titles or cabalistic symbols and the confusion existing between men of the same name, living in the same period. And finally this absorbing book describes extraordinary finds and the discovery of remarkable letters.

To emphasize particular points, 35 illustrative plates, showing the handwriting of such notable characters as Button Gwinnett, Thomas Lynch, Jr. Nathan Hale, Lord Nelson, the Louis' of France and others, are all here reproduced. Useful tables on writing materials and historical data plus many suggested references, make the book valuable in many respects.

Originally written in 1946, this book was revised in 1963. This is a reprinting of the 1963 edition, brought by popular demand. The author is Mary A. Benjamin, of New York City, the director of Walter R. Benjamin Autographs.

Order this fine, clothbound volume of 311 pages for \$5.95 direct from the author, Mary A. Benjamin, Walter R. Benjamin Autographs, 790 Madison Avenue, New York, New York 10021.

FOR SALE

FOR SALE

FOR SALE

FOR SALE

FOR SALE

FOR SALE: Unused stock certificates from Newberg, Iowa Savings Bank. Bank closed around 1930. \$1.00 each.

LARRY ADAMS

969 Park Circle

Boone, Iowa 50036



----- CHECK REFERENCE MATERIAL -----

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Previous printed articles about some phase of check collecting are listed below. All items, illustrations or articles refer, mention, or illustrate material of interest.

| <u>Publication</u>                                                      | <u>Issue<br/>Date</u> | <u>Title</u>                                                                                                                                                    | <u>Page#</u> |
|-------------------------------------------------------------------------|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| COINage Magazine                                                        | Aug. 70               | Check Into Checks. 5 page article with many check illustrations and information. By Arlie Slabaugh.                                                             | 65           |
| Paper Money (Publication Vol 9 of Society of Paper Money #1 Collectors) | 1970                  | Bank Note Engraving                                                                                                                                             | 23           |
| Paper Money                                                             | Vol 9<br>#3<br>1970   | Historically Important Notes                                                                                                                                    | 97           |
| Paper Money                                                             | Vol 9<br>#3<br>1970   | The CIA.de Real del Monte Y Pachuca Notes for The Bank of Montreal. Drafts used as currency.                                                                    | 106          |
| The Numismatic Scrapbook                                                | Aug. 70               | Checks Pass From Riches To Napkins (Illustration & information.)                                                                                                | 1018         |
| The Numismatic Scrapbook                                                | Aug. 70               | America's Crossroads - Money Evolution In West Ohio, From Barter To Credit Card. Part 8, concluded.                                                             | 1046         |
| The Numismatic Scrapbook                                                | Aug. 70               | Postcard Check Versatile, International. Illustration and information on a German check-post card.                                                              | 1082         |
| The Numismatic Scrapbook                                                | Sept 70               | Home Town Bank Honors Neil Armstrong. Illustration & info. on Moon Landing pictorial check                                                                      | 1176         |
| The Numismatic Scrapbook                                                | Oct 70                | Psychedelic Trends - Style, Not Quality, Changes at ABNC. Concerning current trends of printing at American Bank Note Co. By CCRT member Prof. Harold D. Allen. | 1260         |
| The Numismatic Scrapbook                                                | Oct 70                | Checkophiles Check In At St. Louis. Photos and news of CCRT's first meeting at ANA convention.                                                                  | 1336         |
| The Numismatic Scrapbook                                                | Oct 70                | Mystery Certificates Explained by Slopak. US Loan Office & State of Conn. indebtedness certificates, late 1700's.                                               | 1342         |



By Larry Adams 500 Park Circle

Boone, Iowa 50036

## THE DEPOSITOR'S AGREEMENT

The Depositor's Agreement was an emergency measure taken in 1932 by most Iowa banks, which as a result, kept many of them open for several months afterwards.

In Boone all depositors signed the agreements and all banks continued business under the agreement, which provided that the depositors would not draw their money out of the bank during the period stated in the agreement. Facing this page is a copy of the form letter which was sent out with the agreement. These were both published in the local newspaper as well.

This continued until the "Bank Holiday," called by President Roosevelt in March of 1933. Under this, all banks in the nation were closed and only those declared sound after examination were permitted to re-open. In Boone, the Boone State Bank (now renamed the Boone State Bank & Trust Company) was the only bank that survived the "Bank Holiday," and is still in business today. The other three were forced into liquidation and closed. Of the three, however, only the City Trust & Savings Bank paid off its depositors 100%; the others much less. In October, 1933 The Citizens National Bank was opened, which combined the remaining assets of the three closed banks. The Citizens National Bank is still in business, housed in the First National Bank building.

These documents are banking history, reminding us of an era of a frightened economy in the history of our nation.

I would be interested to know if any similar agreements exist which might have been used elsewhere during this period to keep banks from immediate liquidation.

WITH THE

BOONE STATE BANK, Boone, Iowa  
CITY TRUST & SAVINGS BANK, Boone, Iowa

THE FIRST NATIONAL BANK, Boone, Iowa  
SECURITY SAVINGS BANK, Boone, Iowa.

## DEPOSITOR'S AGREEMENT

Boone, Iowa, July 16, 1932

I, the undersigned, a depositor in one or more of the above named banks, recognizing the economic and business conditions generally and the great need for assisting in every reasonable way the borrowers of said bank or banks, and recognizing the solvency of said bank or banks, and desiring its (or their) continuance through continuity and maintenance of its deposits and present management and in order to allow said bank or banks time in which to collect in loans in an orderly manner and in consideration of similar agreements signed or to be signed by various depositors who own or control a sufficient amount of deposits to satisfy a Board of Directors of said bank or banks, that heavy or unwarranted withdrawals cannot take place, do hereby agree separately or severally with each of the above banks of which I am a depositor concerning all of the deposits in said bank or banks that I own or control, for those deposits of any of my minor children; and to bind my heirs, executors and assigns accordingly as follows:

To leave with said bank or banks any and all of said deposits, and neither to sell nor assign the same that may be represented in the form of checking, or saving accounts, the pass book of which I agree to present at once for proper endorsement, thereon, or certificates of deposit due or otherwise, and to accept a new certificate of deposit in lieu of said deposits payable 3 years from the above date with interest at 3% per annum payable semi-annually, provided, however, that the said new certificate of deposit shall bear interest at the rate and for a like period as above set out and to be issued in lieu of said checking or saving account and or said certificate of deposit and may be issued effective as of the next regular paying date of such saving account or certificate of deposit. We hereby declare that we have neither assigned nor sold any of said deposits.

It is further agreed that the officers and directors of said bank or any of them, if in their judgment conditions warrant it, may waive or modify in favor of said depositors any provisions contained in this agreement. All new deposits made after the above date are not subject to this Depositor's Agreement.

(Signed) .....

# *To Depositors of Boone, Iowa, Banks*

---

July 18, 1932

To \_\_\_\_\_

The banks of Boone regret exceedingly the necessity of sending you this letter. This will be the means of advising of an emergency that has suddenly come upon us.

Through a period of thirty years for the youngest bank to sixty years for the oldest bank these institutions have faithfully served their customers, meeting every rightful demand. Owing to the present economic condition of this state and nation and especially because of the tense situations which have very recently developed in nearby localities, many of our patrons suddenly became alarmed about the safety of their funds, consequently, those who did not recognize our financial strength began to withdraw their funds. In order to protect our more loyal patrons we finally decided it imperative to have more time in order to liquidate the notes of our old faithful customers.

Our mayor recognizing the emergency which confronted the community issued a proclamation declaring a holiday until July 23, 1932, during which time all of the Boone banks are closed. During the holiday these banks are requesting all of their depositors to sign the enclosed agreement, which gives the banks time to make orderly collections of their notes, bonds and mortgages. We anticipate that during the period of extended time, conditions will improve and confidence again be restored so that values will become normal, thus making it possible to protect depositors to the fullest extent.

Many customers who are now borrowers, were depositors in times gone by and banks feel the need to protect them in some degree from being forced to sacrifice their property in a deep depression which is now upon the nation. Not only this, but the forcing of collection of farmer's notes at this time requiring them to sacrifice their property is not only ruinous to them, but to the community at large including depositors.

We are confident you readily comprehend the advisability of deferring a liquidation until a more opportune time.

We ask your full co-operation in this situation requesting you to immediately sign the enclosed agreement and send it to us by return mail. Quick action is imperative. We must have substantially 100 per cent of our depositors agreements signed at once or the plan will fail. If the plan fails the probable result will be a serious loss and in the present chaotic condition we cannot predict the outcome. Time is short. Do not delay.

Sincerely yours,

BOONE STATE BANK.

CITY TRUST & SAVINGS BANK.

THE FIRST NATIONAL BANK.

SECURITY SAVINGS BANK.

P. S. Telegraph us your acceptance at our expense.

--- C I E A R I N G   H O U S E ---

WANTED Modern check blanks from all states, but especially from the following states: Alaska, Conn., Delaware, Hawaii, Iowa, Maryland, Mass., Nevada, New Jersey, Rhode Island, Utah, Vermont, Virginia, Washington and Washington, D.C.  
Fred J. Bolhuis, RR, Aplington, Iowa 50604

WANTED 1929 \$5.00 and \$10.00 National Bank Notes from any bank or state. I'll also trade new counter checks. Need two of a kind (No quantities needed).  
J. R. Coker, Route #1, Mitchellville, Tenn. 37119.

WANTED Cuban Material: Checks, documents, picture post cards, old maps, lottery tickets, all tokens, medals, or anything in paper money, visas, and etc. Will buy or trade for coins. Inquiries answered promptly. Irving Stiegel, Box 455, Miami, Fla. 33145.

WANTED Old cancelled checks from Arizona, Colorado, District of Columbia, Florida, Kansas, Maine, Maryland, Montana, North Carolina, North Dakota, Oklahoma, Utah, West Virginia and Wyoming. Will buy or trade. Also want Civil War Patriotics. Willis H. Smith, 16001 37th Terrace, Independence, MO. 64055.

WANTED Territorial and early Western Checks, drafts, certificates of deposit, gold dust bank receipts and etc. Also old Hawaiian & Alaska checks. Old cut-throat devices wanted too.  
Robert Flaig, P.O. Box 27112, Cincinnati, Ohio 45227.

WANTED Checks from all 50 states. I have checks (both old and new) from Indiana to offer in trade. J. E. Seiter, 2117 Winchester Drive., Indianapolis, Ind. 46227.

Listed above are itcns member wish to buy, sell or trade. There is no charge for this listing - contributions are acceptable.

We are grateful for those few narrative articles which have previously been submitted, however, we are still in need of research papers for publication. Information about a particular bank why it started, when, its officers and etc. Other interesting items to research and report on are: information about various vignettes that appear on checks, signatures of "historical" persons found on old checks, types of cut-cancels used on checks. These are just a few of the many facets concerning checks that our readers would like to know more about. Your information about these and other subjects would make great reading for our CCRT members - won't you share your knowledge with others? Contact your editor.

WANTED - Items to support and facilitate research efforts on old banks, bankers and etc. from early Cincinnati, Ohio and the OLD WEST. Items wanted include post cards picturing old banks or their interiors, portraits of early bankers, books, pamphlets, articles, news clippings, checks and etc.

ROBERT FLAIG P.O. Box 27112 CINCINNATI, OHIO 45227



The article, A CHECK ON YOUR CHEQUES which appears on the following page was originally brought to my attention by Prof. H. D. Allen of Canada. He sent me the article as it appeared in the Canadian issue of Readers Digest entitled "A Check on Your Checks." In order to obtain permission to reproduce the article, your editor contacted the publishers of Rydge Publications Pty. Ltd of Sydney, Australia, publishers of the original article. The article was revised for Canada by The Royal Bank of Canada.

Mr. Albert Smith, editor of Rydge Publications, Pty. Ltd., kindly consented for the article to be reproduced in The Check List in its original form and sent a special copy for use in reproducing it. Thus the article on the following page is reproduced exactly as it appeared in the October 1969 Australian issue of Rydge's journal.

It is interesting to compare commonly used items with like items used in other places and countries. See how well you fare with the questions concerning checks used by our good friends in Australia.

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N E V A D A I T E M S W A N T E D

Merchant Tokens, Checks, Stock Certificates,  
Newspapers, Books, Pamphlets, Post cards, Postmarks,  
Envelopes, Letters, Posters, Handbills, Medals,  
souvenir Spoons, all small items from or about  
Nevada mining or Nevada Railroading. Price and de-  
scribe in first letter. Have items for trade.

G. A. SCHMIDTMANN, ROUTE 1, Box 371, MENTON, CALIFORNIA 92359

o o o o o o o o o o o o o o o o o o o

NO QUERY - ANSWER COLUMN

You'll note this issue contains no Query & Answer column. The reason is simple - none were sent to your editor. This could serve a useful purpose to our members, but without cooperation and interest it cannot be offered. There must be questions we all would like answered, and there are members among us who have the answers. Hopefully this is one of our functions - to have our questions answered and to share the information with our entire membership.

Any questions for issue #5?

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TO OUR ADVERTISERS

It is our sincere hope that your ads in The Check List during this past year have brought you sales, trades and customers. If we have helped your sales, increased your trades with fellow members, or generally stimulated your business, we hope you will consider advertising with us in the coming year.

# A check on your cheques

**M**OST people write cheques without thinking twice about them—and are equally unconcerned about the cheques they receive.

But there are implications involved in filling in the blanks on that small, rectangular piece of paper—are you sure you know about them? Check yourself with this quiz on cheques.

## Questions

1. In most cases, when you accept a cheque, you are accepting payment for a debt due to you.  
(a) true ☐  
(b) false ☐
2. If you receive a cheque valid in all respects except that it is not dated, will you be guilty of any crime if you insert the date yourself?  
(a) yes ☐  
(b) no ☐
3. If the figures on a cheque and the written amount are not for the same amount, the amount in figures is held to be correct.  
(a) true ☐  
(b) false ☐
4. If a cheque more than 12 months old is presented at a bank for payment, the bank:  
(a) is legally bound to honor it ☐  
(b) may return it unpaid ☐
5. Antedating or postdating a cheque invalidates it.  
(a) true ☐  
(b) false ☐
6. Does a request to a bank to stop payment on a cheque have to be in writing?  
(a) yes ☐  
(b) no ☐
7. If you receive a cheque, given in payment of an account, marked "In full of account", but which does not in fact pay the entire amount, are you prevented from claiming the balance?  
(a) no, if the total amount is not in dispute ☐  
(b) yes, you have forfeited all rights to the balance ☐
8. If you negotiate a cheque drawn by someone else, and you know that there are insufficient funds or credit behind it, are you guilty of a criminal action?  
(a) yes ☐  
(b) no ☐
9. If you endorse a forged cheque, not knowing it to be forged, or if your signature as endorser was obtained by fraud, are you liable to pay the amount on the cheque to an innocent holder who has given value for it?  
(a) yes ☐  
(b) no ☐
10. If you receive a bad cheque, but succeed in obtaining the money from an endorser, is the drawer of the cheque thus absolved from any crime?  
(a) yes ☐  
(b) no ☐
11. If you pay for property by cheque and your current bank balance fully covers the amount, but later stop the cheque for no other reason than that you do not desire to continue with the transaction you are guilty of:  
(a) bad judgment ☐  
(b) obtaining money under false pretences ☐  
(c) cheating and swindling ☐  
(d) committing a crime ☐

12. If you receive a bad cheque, you should:  
(a) immediately start legal proceedings ☐  
(b) notify the drawer and demand payment within the statutory time limit ☐  
(c) demand payment from the bank the cheque was drawn on ☐  
(d) throw the cheque away ☐

## Answers

1. **False.** Apart from the obvious case when the recipient is merely giving cash in exchange for the cheque, there is a strong presumption in law that when a cheque is given in payment for goods or services (or in payment of a debt). The payment is conditional only until the cheque is paid.
2. **No.** A cheque is not invalid because it is not dated, and when a cheque is undated the person in possession of it has a prima facie authority to fill up the omission in any way he thinks fit. (Bills of Exchange Act S.25(2)).
3. **False.** When the sum payable is expressed in words and also in figures, and there is a discrepancy, the sum in words is the amount payable (B.E. Act S.14(2)). However, the general practice of bankers is to refuse payment when the amounts differ, although payment is made sometimes where the difference is insignificant. (Questions on Banking Practice 10th Ed. Q.465).
4. **(b—usually).** In the absence of any agreement between the banker and the drawer of a cheque, or of any direction of the drawer to the contrary, a banker may refuse payment of a stale cheque, i.e. one which appears to have been in circulation for more than twelve months (B.E. Act S.80).
5. **False.** The Act states "A bill is not invalid by reason only that it is ante-dated or post-dated".
6. **No.** A properly authenticated instruction to the bank by any means would suffice, but banks usually require confirmation in writing, signed by the customer, of a countermand first communicated by any other means.
7. **No,** if the total amount is not in dispute. In general a debt is not satisfied by the payment of a lesser amount.
8. **Yes.** Anyone who obtains value for a cheque which is not paid on presentation is liable to imprisonment unless he had reasonable grounds for believing the cheque would be paid and had no intent to defraud.
9. **Yes.** An endorser is precluded from denying to a holder in due course the genuineness and regularity in all respects of the drawer's signature and all previous endorsements (B.E. Act S.60(2)(b)).
10. **No.** The drawer is not absolved from any crime he may have committed, and he will also be liable to make restitution to the endorser who has paid.
11. **(d).** It is not a crime. However, in the event of the cheque being stopped the recipient of the cheque can then claim the amount owing to him plus any costs incurred, including interest on the amount for the period from the time of presentment of the cheque, subject to any legislation, other than the Bills of Exchange Act, which may infringe on the transaction.
12. **(b).** notify the drawer of the cheque and any endorsers and if no satisfaction is obtained commence such legal proceedings as may be advised. ■



## EXPERIENCES WHILE ACQUIRING CHECKS

By Ernest R. Dixon 616 Hovey Springfield, Mo. 65802

Human nature being what it is, the reception and attitude of people toward check collecting varies from glee and astonishment to indifference to hostility.

An example of this is best exemplified by the attitude of three large banks in a large eastern city. The first bank said we could have a few cash withdrawal forms that were available on the counter. The next bank was very interested and my collection was shown to several officers. Quite some time was spent talking about check collecting, how I got started and etc. The third bank had a sign "Oldest Bank in City." When I showed them my hobby, the man curtly said, "NO, only to our customers." I was new at collecting and that was the first bank that had refused. I then said "OK, I was wanting a check from the first bank in \_\_\_\_\_, but instead got my first refusal. The man then relented and said, "Well we don't want the first bank in \_\_\_\_\_ to be the first bank to refuse you." He then gave me one check.

At another large bank in Minneapolis, the officers were quite interested, but told me their bank used only personalized checks, but felt they had some that were not personalized. After being gone about ten minutes he came back very disappointed because he could not locate any. He then gave me some of his own personalized checks.

Another bank seemed quite interested and gave me a few checks, but took my picture as they were given to me.

At another bank I was told, "NO, they cost money" - wonder what one check costs?

One bank had checks on the counter, but when we picked up a pad, we were stopped and told we could'nt have them. A banker in Plymouth, Mass. was so kind, he gave me blank checks, also four old cancelled stamped checks. One banker told me, "It doesn't matter if anyone tried to cash them, they would'nt clear our computer."

Some of the reactions make you wonder why you ever started such a hobby, but the next welcome tells you why.

\*\*\*\*\*  
\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*  
\*  
\*        W A N T E D    --    S O U T H   C A R O L I N A        \*  
\*  
\*        I WANT TO BUY PRE 1865 CHECKS (USED OR UNUSED) ON        \*  
\*  
\*        SOUTH CAROLINA BANKS. I HAVE CHECKS ON OTHER STATES        \*  
\*  
\*        TO TRADE FOR THE ABOVE. ALSO WANT TO BUY ALL KINDS OF        \*  
\*  
\*        SOUTH CAROLINA PAPER MONEY.        \*  
\*  
\*        J. ROY PENNELL, JR.    P.O. BOX 858    ANDERSON, S. C. 29621        \*  
\*  
\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*WANTED\*\*\*  
\*\*\*\*\*



CHECK PROTECTION--MECHANICAL AND OTHERWISE

Part III

By Jack Weaver, P. O. Box 30, Woodland, California 95695

I don't know who is having the most fun with this series on check protectors--me or the photographer/printer who makes up the photopages for me. He's more printer than photographer and these odd-sized, odd-shaped gadgets are giving him fits. He's tried just about every combination of background, lights, exposure, film etc. If I can find some more machines and prolong the series, we might get all the production problems licked.

Machine #9 on the photopage is a Wesley. It was manufactured in New York City and the patent dates listed on the bottom are between 1890 and 1897. Like machines 2 and 3 of this series (pg 17, Check List #1) this machine offers the 10 digits plus \$ and a star. As you might guess from the picture, the top is revolved to position the desired digit or symbol, and a downward stroke sends a cluster of sharp needles thru the check and into an inked felt pad. The upward stroke withdraws the needles, wiping off the ink on the edges of the holes they've made. It also moves the check into position to take the next number. The \$19 followed by the star near the top of the check on the photopage was made by this machine.

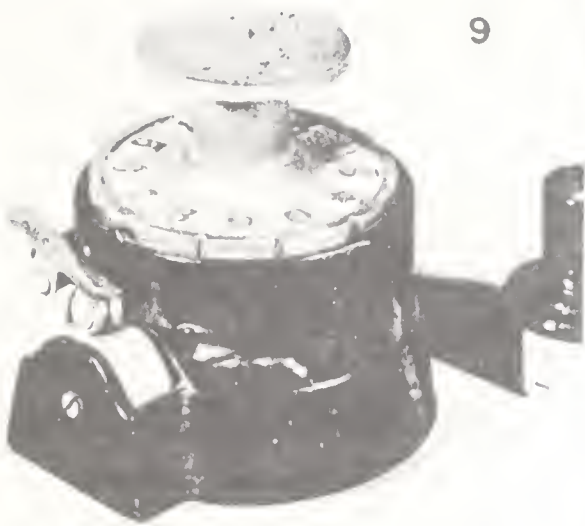
Before discussing the next machines, I want to quote from a 1933 clipping sent to me by Larry Adams of Boone, Iowa who always comes up with interesting and helpful material. This clipping is the obituary of Libanus M. Todd, "inventor of the original Protectograph and one of the founders of the Todd Co." Mr. Todd died Feb. 2, 1933 at 71 years of age and the clipping tells how a "little machine later to become known as the Protectograph...was devised in June, 1899....The first drawings were made under a tree in the yard of Mr. Tiefel's home (Tiefel became a Todd director) in Rochester and later, the first machine was produced in his woodshed workshop in that city." The article continues: "Libanus M. Todd, with his brother George W. Todd, then commenced production of the machines in a small way, the output during the first year being 100 machines....Four years later the output had reached 10,000 machines." L.M. Todd was president of the company until his retirement in 1931 while brother George was treasurer.

I have seven Todd machines in my collection. Two of them are shown in photo #10. They are labelled "Protectographs", were manufactured by G. W. Todd & Co. If the date of manufacture closely relates to the most recent patent date shown on that machine (and I think it does then the Model G, shown on the right, is the earliest Todd I have. It recites patents dated between Feb. 11, 1896 and Sept. 26, 1905. Model H, on the left, lists 16 domestic patents between Feb. 11, 1896 and Jan. 24, 1911.

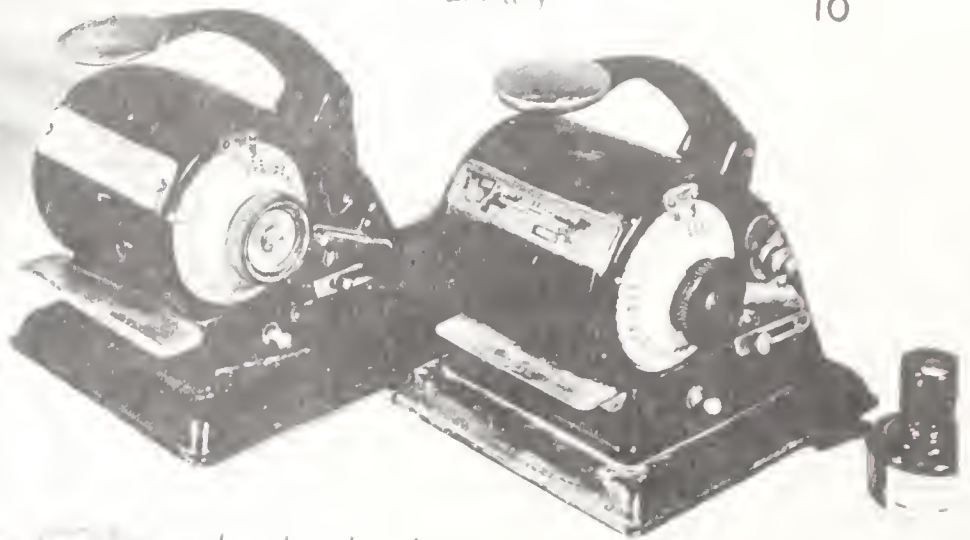
Four other Todds are of the "banana shaped" variety. One shows no patent dates but is the obvious contemporary of the one showing patent up to 1913. These two were manufactured by G. W. Todd & Company.

The other two "bananas" show a different manufacturer: Todd Protectograph Co. The earlier of these two lists patents between 1901 and 1915 while the most recent, and the one shown as photo #11, lists patents between 1903 and 1910.

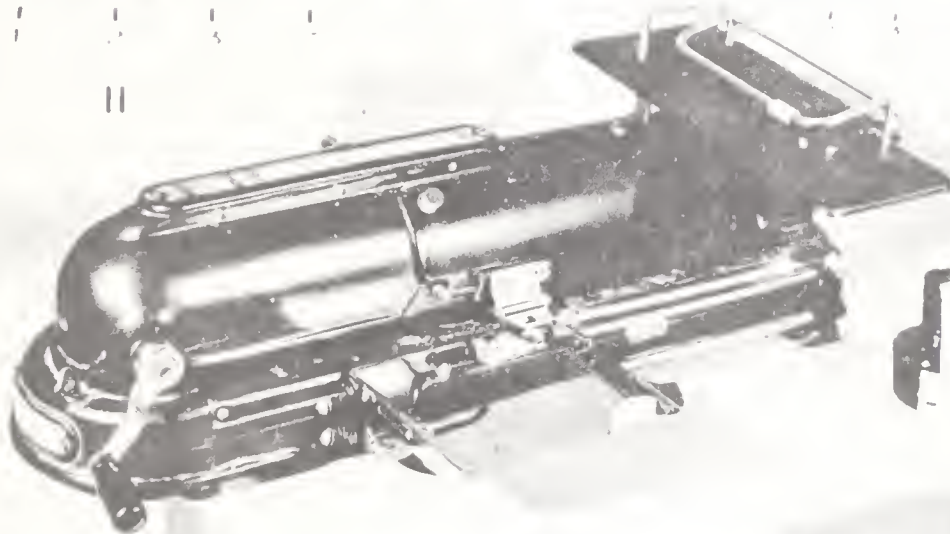
9



10



11



12



JAMES C. MORRISON  
1765 SHERIDAN DRIVE  
YOUR CITY, CALIFORNIA

No. 101

PAY  
TO THE  
ORDER OF

CHECK COLLECTORS' ROUND TABLE

\$ 19.75

19 00-5678  
1234

EXACTLY EXACTLY NINETEEN DOLLARS SEVENTY FIVE CENTS EXACTLY EXACTLY DOLLARS  
NOT OVER TWENTY DOLLARS AND CENTS

YOUR OFFICE  
WELLS FARGO BANK  
YOUR CITY, CALIFORNIA

SPECIMEN

⑆ 1234 5678 0110 1234 56 ⑈





31: 76

The seventh Todd is the Model 1500, Personal Check Writer, described and illustrated as machine #6 in the July Check List (page 100). The label on this machine indicates that it was manufactured by the Todd Protectograph Co., Inc. in Rochester, NY. No dates are shown on the machine but it is certainly not an "early" Todd.

There are at least two inconsistencies, then, between the machines and the information in the obituary: 1) The Protectograph may have been devised under a tree in Rochester in June 1899 but somebody was taking out patents as early as 1896; and 2) Libanus M. Todd may have been the inventor and the president but it was his brother George W., the money man, for whom the company was named, at least until 1913. I sincerely hope some member will have or will dig up the story of these companies which appear to have dominated the check protector field from the turn of the century until World War I or later.

Now back to descriptions of the machines.

The Protectographs in photo #10 are the "limiting" type, offering a choice of one-line impressions which begin "NOT OVER ONE DOLLAR \$1\$". There are 40 such one-liners on each of these machines. The earlier Model G (on the right in the photo) has only 13 choices below \$100 and has a high of \$5,000. The company must have found that the users were writing smaller checks than anticipated because Model H (on the left) has 20 lines below \$100 (including such odd numbers as \$46 and \$52) and a top of \$2,000. There is little if any difference in the impressions made by these machines. The impression from the Model G is just above "Specimen" while the Model H impression is above the bank name.

The "banana" in photo #11 made the impression along the written-out-dollars-line so you can see why it's called the "Exactly" model. It works on the "sequential" principle, imprinting one digit or symbol at a time in left to right order. These bananas are the most common of the sequentials in antique shops today. I have a special love for these machines which I remember playing "banker" with in my grandfather's little country bank back in the 1920's. The machine in photo #11 has a rich green finish instead of the usual Modet-T-Ford black and is the only one I've seen with the little tray to hold the supply of checks. This tray swivels parallel to the body of the machine to facilitate storage.

Photo #12 shows the Page, a pocket-sized device in a little tin box which is just about the same size as the old "Between the Acts" cigar box. It was manufactured by the Page Check Protector Co., Crocker Building, San Francisco. The price, according to the brochure, was \$4.50. This brochure is quite a sales-piece, beginning "Comply with Banking Law demanding Due Dilligence by using the self-inking Page Check Iortector". It claims "\$15,000,000 was lost in 1911 through fraudulent checks" and even adds "don't forget that when you protect your checks, you place yourself higher in the esteem of your business associates." How's that for covering all the bases?

I don't quite understand how the "Acid Proof Ink" feature it advertised worked but I suppose the buyer was furnished something akin to carbon paper to insert into the device. The impression on the signature line of the illustrated check was made using plain old carbon paper, inserted with the check, and of course, shows up much better than the colorless impression barely visible in the lower left corner.

Pg. 159  
 Oct. 70

Current prices? Again, I don't contend that the prices I paid are consistent with scarcity or representative of the "right price". But for whatever help they might be, here they are.

Machine #9 cost \$7.50 from an antique dealer who, I think, knew her business. In #10, the Model G cost \$12 while Model H was \$20. This latter might be a little high but it was the first one I had seen. The "banana" in #11 was located in an antique shop where the proprietress was obviously interested only in china and glassware. She had just given a "vino" a couple of bucks for it so was glad to have a quick sale at \$5. (Of my three other "bananas", two were gifts, the third in poor condition cost \$3.) The Page in photo #12 was a good buy I felt at \$7.50 but it too was purchased in the shop of a dealer who knows his business.

(To be continued)

FOR SALE . . . . . FOR SALE . . . . . FOR SALE

Just possibly the most elegant check you've ever seen! Printed in London by Chambers & Son for London and San Francisco Bank, Ltd in red ink on high quality paper with full watermark of bank name on each check. Datelined "San Francisco           187          ". Large ornate crest also in red ink, imprinted RN-F2 in yellow.

|                                |        |
|--------------------------------|--------|
| Single check.....              | \$3.00 |
| Full sheet of 3 (no stubs).... | \$7.50 |

• 0 0 0 • 0 0 0 • 0 0 0 • 0 0 0 • 0 0 0 •

Special order printed for a Bank of Woodland (Calif) customer by Grogan & Martin, 90 Chambers St., NY. Sheet of 4 checks with stubs, unperforated, datelined "Blacks Station, Cal. \_\_\_\_\_ 188\_\_\_\_" (obsolete post-office). Printed in brown ink on blue tinted safety paper. See photopage opposite pg. 101 of July '70 Check List for example.

Single copy.....\$1.00  
Uncut sheet of 4 (TR & BR corners  
dogeared....\$3.00

o o o . o o o . o o o , o o o . o o o .

Brand new! "Wild West Lives" checks issued by Wells Fargo Bank. "Mod" design and colors featuring Mark Twain, Black Bart, Wyatt Earp, Buffalo Bill and Emporer Norton.

Set of five.....\$1.00

J. E. Weaver                      P. O. Box 30                      Woodland, Calif. 95695

Wanted Missouri banking material including national currency, checks, obsolete notes and others from St. Louis, Maplewood, Clayton, Manchester, Carondelet and St. Charles.

RONALD HORSTMAN      Route 2,      Gerald, Mo. 63037



## SOME REFERENCES ON SECURITY PRINTING

File 17  
Oct. 70

By Larry Adams 969 Park Circle Boone, Iowa 50036

References on security printing and engraving, especially on the aspects involving bonds, stock certificates and related fiscal documents, appear quite obscure.

Since this is a specialized area, the task has been undertaken mainly by bank note and currency manufacturers in order to acquaint their customers and others with some of their methods and security measures. Here are several publications, public and private, which should prove useful to those interested in the methods of security printing.

Griffiths, William H. THE STORY OF AMERICAN BANK NOTE COMPANY (1959) Published by the American Bank Note Company. This fine company history is an excellent reference on how this company developed in the field, and has become the largest private manufacturer of security documents, including paper money for some countries. It includes a number of engravings which are useful for comparison. Now out of print and scarce on the market, this can be found in most of the larger public libraries.

U. S. Treasury Department HISTORY OF THE BUREAU OF ENGRAVING AND PRINTING 1862-1962 (1964) \$7.00. Superintendent of Documents, Government Printing Office, Washington, D. C. 20402. Similar in purpose to THE STORY OF AMERICAN BANK NOTE COMPANY, this volume traces the history and development of Bureau of Engraving and Printing, the government plant which produces paper money, postage stamps, and important fiscal documents such as bonds. This book is amply illustrated, and includes some samples of the Bureau's work, as well as an informative text.

Coudert, Louis L. SECURITY PRINTING (1929) American Bank Note Company, 70 Broad Street, New York, N.Y. 10004. This short publication outlines some of the security measures the company takes in manufacturing its products and preventing counterfeiting.

Coudert, Louis L. THE ROMANCE OF INTAGLIO BANK NOTES (1925) American Bank Note Company.

Daniel, Russell COUNTERFEITERS' NEMESIS (1961) Security-Columbian Banknote Company, 345 Hudson Street, New York, N.Y. 10014. This brief booklet, by a former U.S. Secret Service employee, outlines some suggested requirements of protection for documents of fiscal value. Five areas are covered; paper, engravings, inks, composition-layout, and in-plant controls and safeguards.

BANK NOTE PRINTING AND ELEMENTS OF SECURITY IN BOND PRINTING, by the Northern Bank Note Company, 855 North Cicero Street, Chicago, Illinois 60651. These short papers deal with the precautions this company takes in producing securities. BANK NOTE PRINTING is a handy comparison, showing samples of genuine and counterfeit engraving.

SOME NOTES ON PAPER AS MADE BY CRANE Crane & Company, Dalton, Massachusetts 01843. Crane's concise company history is of interest to all those studying paper. Crane, manufacturer of distinctive papers, including that used for our paper money today, briefly includes in this some of the methods they use in paper making.



Most of these were discovered through my study of the paper money end of numismatics. A number of related works have been published on counterfeit money detection. Many, like the early bank note reporters and counterfeit and bond detectors of a century ago contained engraved samples for comparison, much like the COUNTERFEIT DETECTOR still used in Canada today. This shows comparison engravings as well as paper samples.

THE COUNTERFEIT DETECTOR (1967) can be obtained by requesting one from the Royal Canadian Mounted Police, Ottawa, Ontario, Canada.

The early works are now very scarce and are of little value today except for those making historical studies along this line and collectors of paper money. The more recent books on counterfeiting deal with counterfeit money and apprehension of counterfeiters, so these will not be mentioned here.

KNOW YOUR MONEY is the book put out by the Secret Service today to warn the public about counterfeit money and forgery of government checks. The photographs of bills are enlarged for comparison, although it has been many years since actual engravings were used in the United States in books for this purpose. It is helpful and can be obtained for 25¢ from the Superintendent of Documents, Government Printing Office, Washington, D. C. 20402.

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In another piece of correspondence Mr. Larry Adams offers: "About the clearest explanation of who is liable after someone endorses a check and it bounces will be found in BILLION DOLLAR CHECK RACKET. The legal technicalities of laws on checks and negotiable instruments fill several volumes.

BOOK REVIEW By Larry Adams  
BILLION DOLLAR CHECK RACKET By E. E. Hoffman Renay Publishing Co.  
P.O. Box 22, Tarzana, California 91356. 1964 160 pp.  
Illustrated \$2.00

This amply illustrated and comprehensive book on the ways and means of check alteration, forgery, and check manipulation, presents an interesting story of how the professional check artist operates.

Besides showing detailed and illustrated material on the methods of obtaining and forging signatures, altering handwritten and protectographed checks, and the weakness of inexpensive "check protectors" and of safety paper for checks (especially cheap safety paper), the book goes into other areas of importance to the check writer and check casher. Mr. Hoffman explains a number of safeguards that any person writing checks should take, and suggests a number of good precautions banks and merchants should take in accepting checks.

An impressive array of legal decisions is included, most of them holding the maker responsible for altered checks, rather than the bank which cashed them. The weaknesses of cashier's checks, certified checks, and money orders are pointed out, as are the dangers of carelessness with blank and cancelled checks, backed up with examples.

Material in the book also covers frauds practiced on motels, banks, employers, small businesses, and farmers. A chapter on postal thieves explains some of their techniques and means of prevention employed by the Post Office Department.

While the author does tend to over-exaggerate the true extent of forgery and alterations, he presents his material clearly and to the point. His preventive measures should be given careful consideration.

This book was mainly written for the benefit of bankers and merchants, who should have this as a basic handbook. Others interested in checks will find it interesting, since the author reveals many important facts about checks.

BOOK REVIEW

By William R. Heald P.O. Box 216 Albuquerque, N. M. 87103

A CENTURY IN SANTA FE - 1870 to 1970  
The Story of the First National Bank of Santa Fe  
Mauzy, W. L. 1970 F.N.B., Santa Fe, New Mexico Illustrated Map.

1870 - The United States was just 94 years old, New Mexico Territory only 24, and Santa Fe was in its 260th year, it would be another ten years before the railroad came to town, and the First National Bank of Santa Fe was opening its doors for business.

Santa Fe had survived the Spanish Conquests, the Indian Revolts, the Mining Booms, and a major Civil War battle for the supremacy of the western territories, fought at Glorieta Pass, not too far from town.

And in its future it was to survive through four major wars; Spanish American, The Great War, The Second World War and the Korean War, the Great Depression and was to play host to the birth of the Atomic Age.

Spanish Conquistadors, Pueblo Indians, Trappers, Kit Carson, Cattlemen, Miners, Union and Confederate Soldiers, Atomic Scientists, the Great, the Near Great and the Not-So-Great, have all walked the streets of Santa Fe during its 360 years of existance.

This excellent book can only cover a small segment of the varied and interesting history of Santa Fe and the First National Bank, yet it is a very welcome addition to the historical student and to any library.

(Editors note) Mr. Heald has donated a copy of the above mentioned book to the CCRT library - our first piece! Thank you.  
If you would care for a personal copy of this book, contact Mr. Heald. The book is \$2.25 and includes postage. This bank also issued medallions, in high relief - \$2.00 in bronze, \$11.00 in silver. Contact Mr. Heald if you have an interest in these.

RATION CHECKS FOR SALE - USED DURING WORLD WAR II

Unused ration checks with stubs:

One check of each: Sugar, Processed Foods, Meats and Gasoline.  
The above lot - \$1.75 PP.

ALSO

South Carolina Pay Warrants - 6 Different for 50¢ and large stamped and addressed envelope.

The above prices to CCRT members only....use your CCRT membership number when ordering.

JERRY BATES P.O. Box 546 ST. CHARLES, MO. 63301



## WHAT HAPPENS TO OLD GOVERNMENT CHECKS?

The heading on the article reads "Napkin Once Legal Tender - U.S. Recycles Old Checks." The opening sentence of this item states: "That paper napkin on the dinner table may once have been a U.S. Treasury check worth millions of dollars." It mentions that it could have been a tax refund check, a Social Security check or one worth a fortune.

This operation is carried on at Mechanicsburg, Pa. General Services Administration picks these checks up several times a week from Treasury offices in Washington and hauls them to Mechanicsburg where they are indexed and stored for seven years.

The high quality of the material from which the retired checks are made, causes them to bring top prices.

Anyone have a shredded check in their collection?

.....

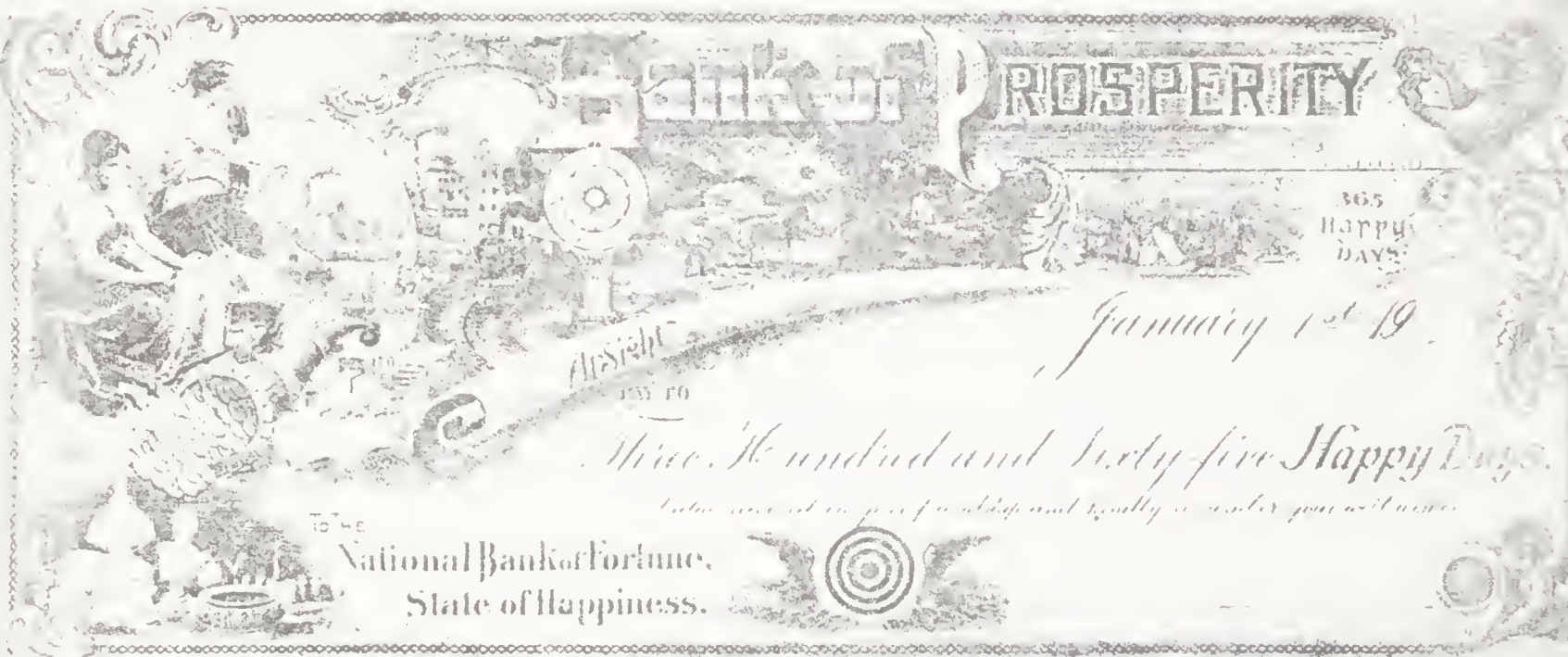
GEORGE STORY, Sr. 1920 NW 12th St., OKLAHOMA CITY, OKLAHOMA 73106



For CHRISTMAS...send your Friends a Check...on the

BANK OF PROSPERITY.

It says...



It reads, BANK of PROSPERITY

365 Happy Days. Jan.1. 19--

At Sight- Pay to.....

(365) Three Hundred and Sixty Five Happy Days

The NATIONAL BANK OF FORTUNE  
STATE OF HAPPINESS.

(signed)

This check is cashed, everytime your friends, who have received it from you at Christmas time, will look at it.

Note: I had a number of these copied by my printer- offset, and sent them to my friends at Christmas. You can do the same with any other Check which you like. If you send it to a check collector, you can be sure it will be placed in his collection or album, and seen and shown many many times. It is actually better than money, for money can only be spent Once.

by Al. Wick.

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PATRONIZE COOT'S AUCTION - It's your one chance to get material at your price. Other than minimum bid items, bid above the suggested price or below it....BUT BID! These auctions are conducted for you, won't you join in the action? See the interesting material offered in Auction #4 enclosed with this issue.

SEND IN YOUR BIDS NOW

BID BID BID BID BID BID BID

## 1173

Charter membership in CCRT has been available now for one full year, this being the usual period for club charter membership.

We will continue to welcome persons interested in this phase of collecting; we should strive to increase our membership - each and every charter member can help by telling others about CCRT. PROMOTE CCRT MEMBERSHIP.

The next issue of The Check List will contain an index of the items published during the last year.

Your editor hopes you have enjoyed this issue and welcomes your ideas, suggestions and informative articles for future issues.

A horizontal row of small circles.

## SEND YOUR DUES NOW





